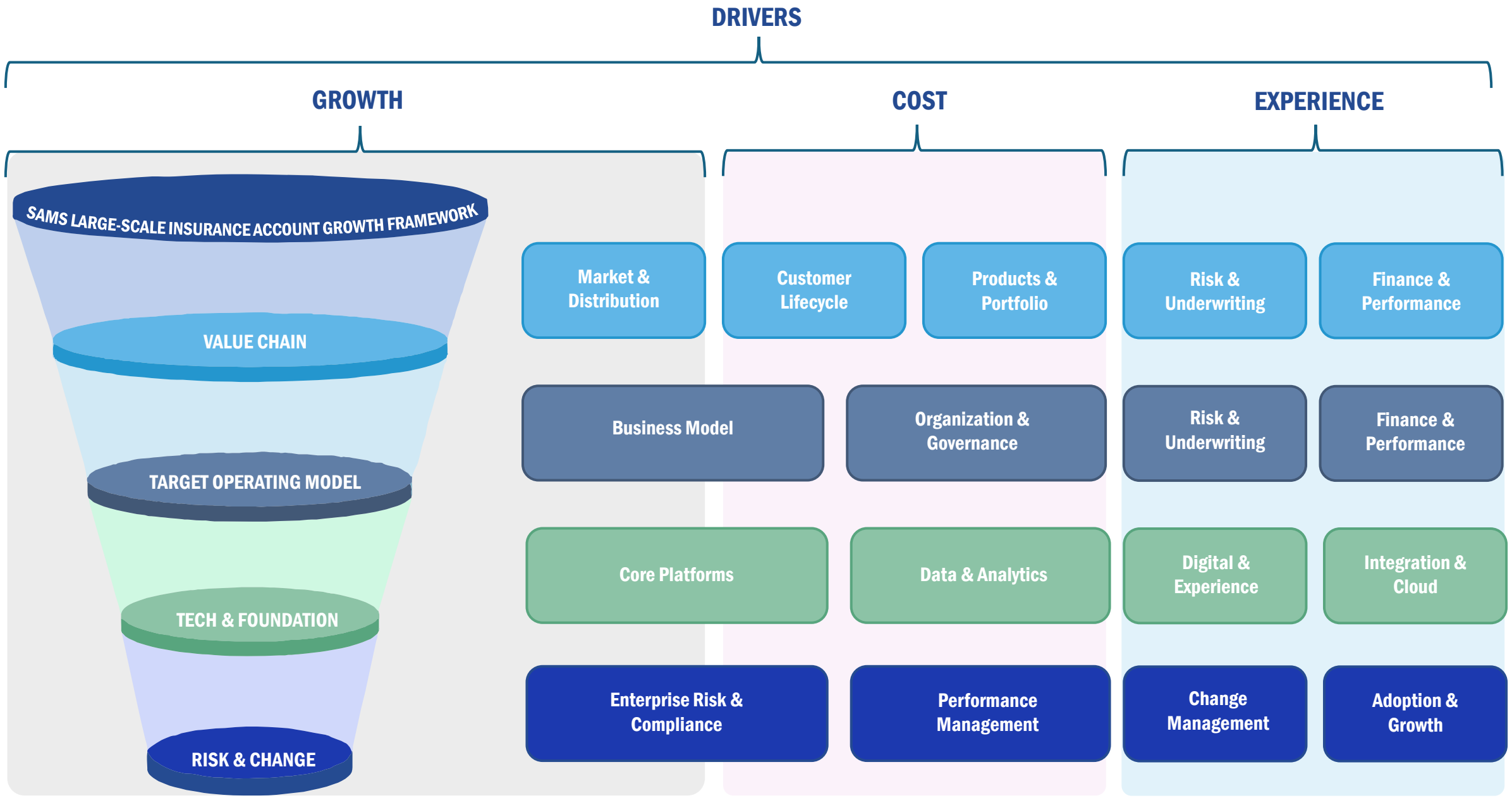SAMS LARGE SCALE INSURANCE ACCOUNT GROWTH FRAMEWORK