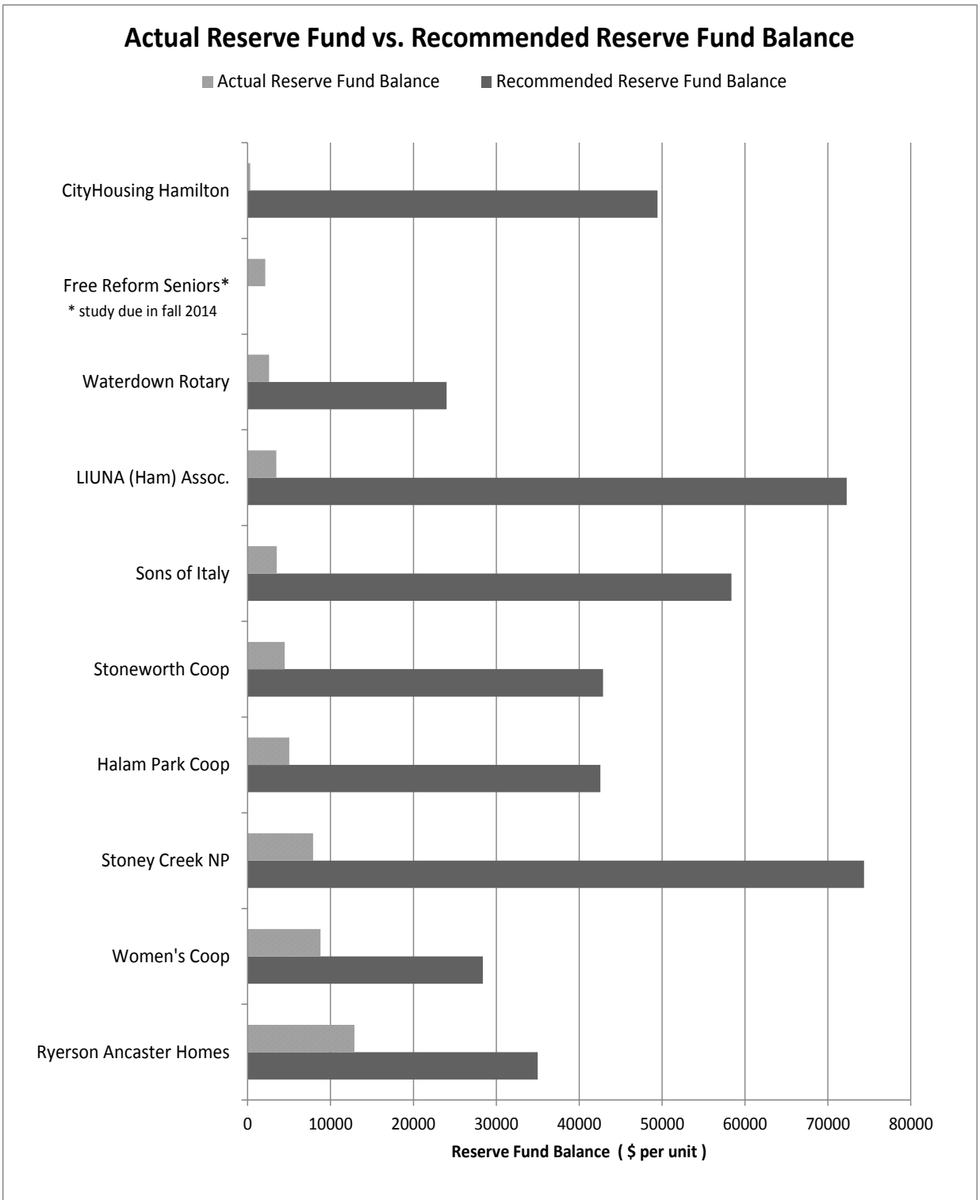2013 Actual Reserve Balance vs. Fully Funded Reserve