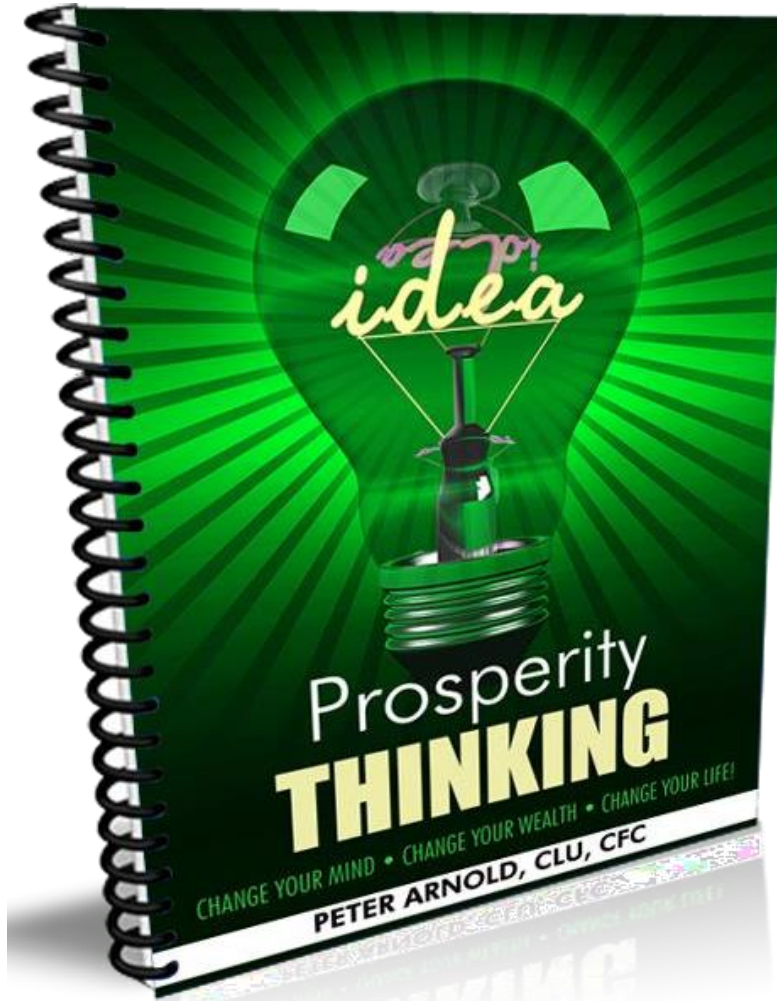


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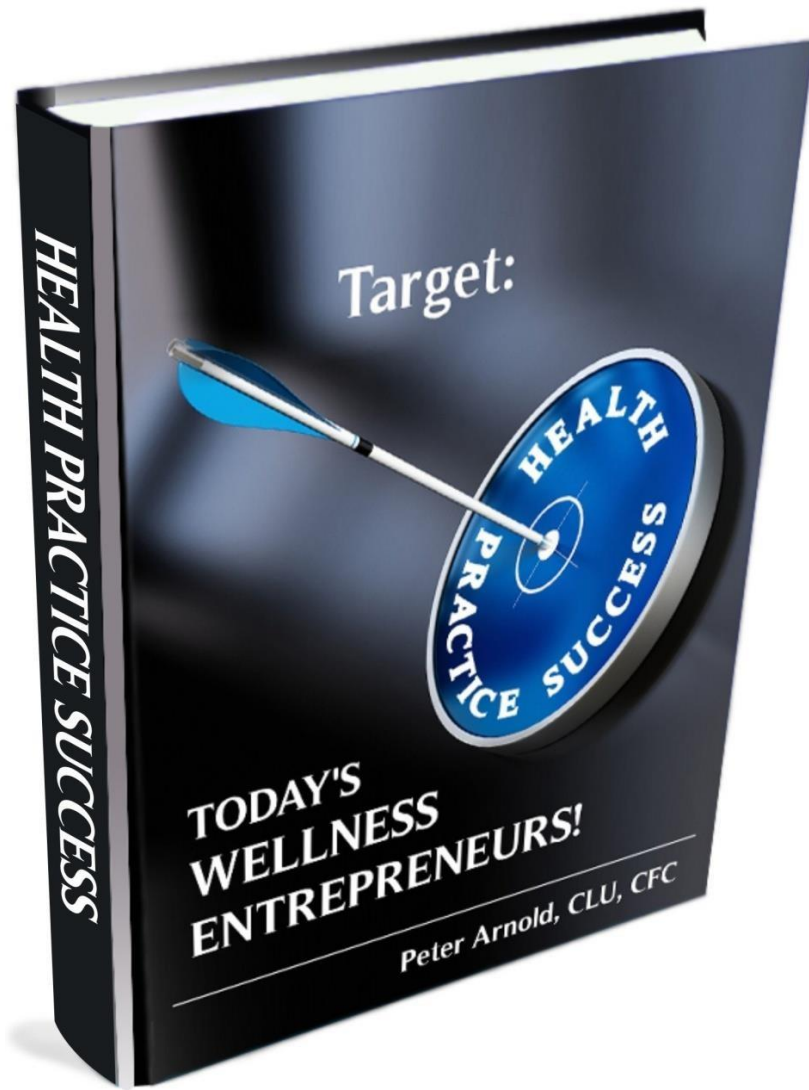
[ by Peter Arnold, CLU, CFC, CNM ]

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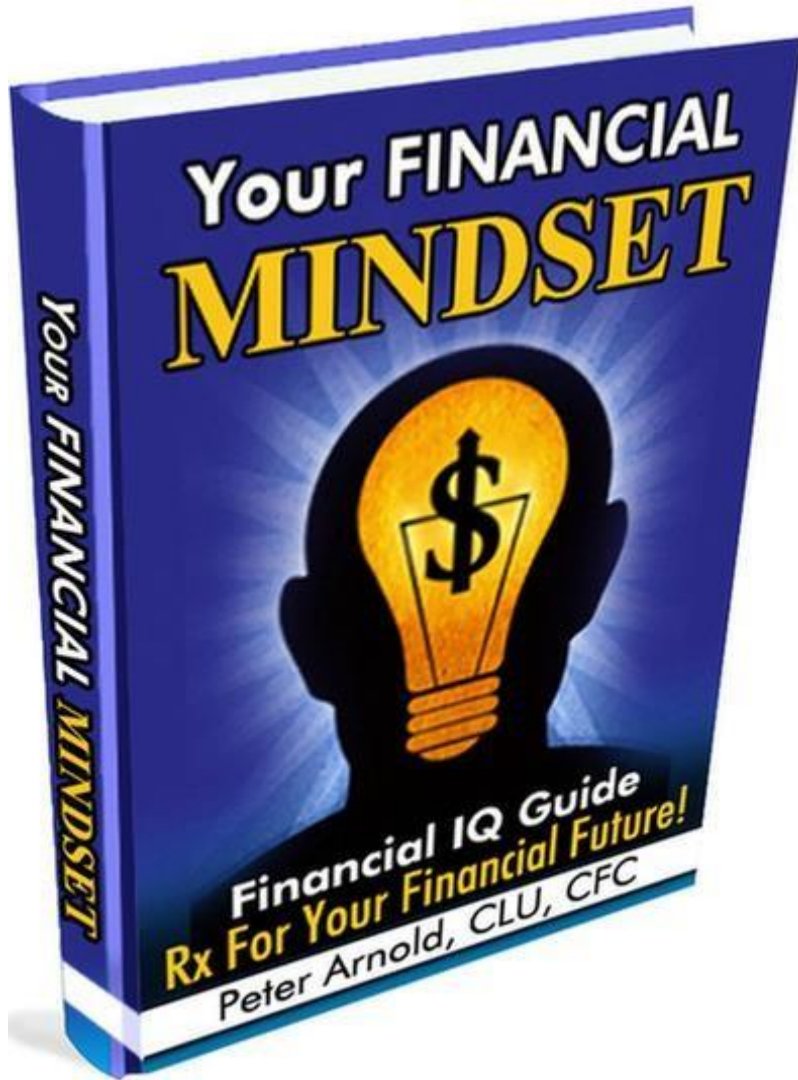


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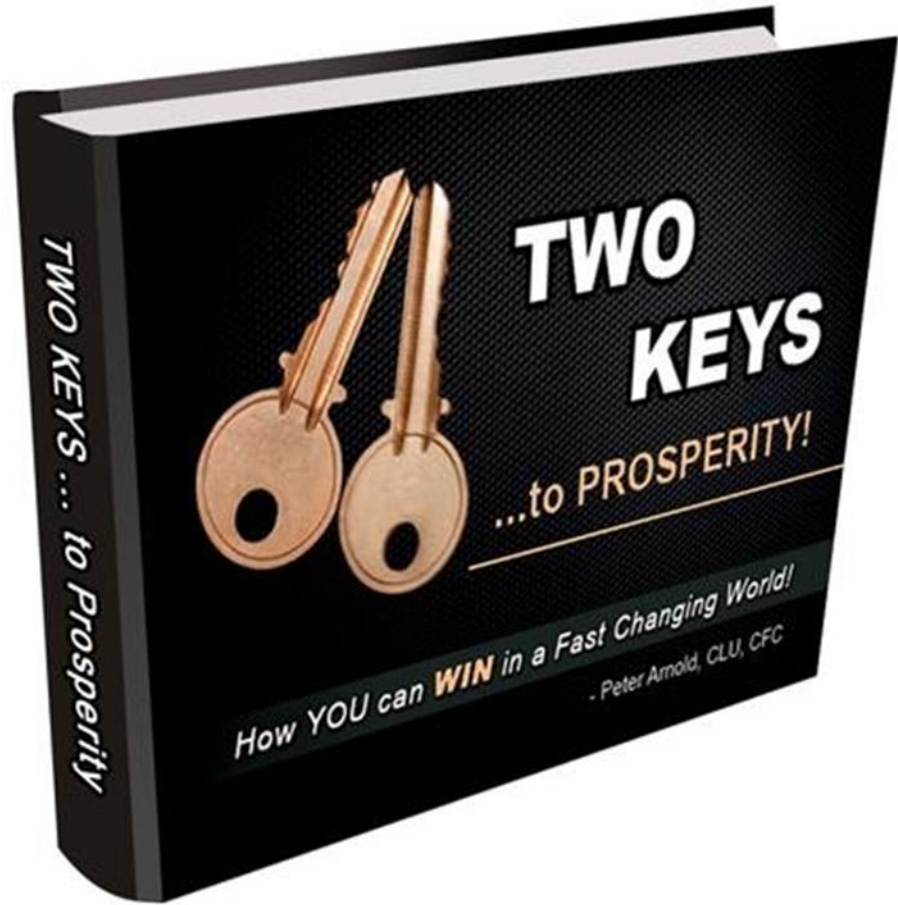
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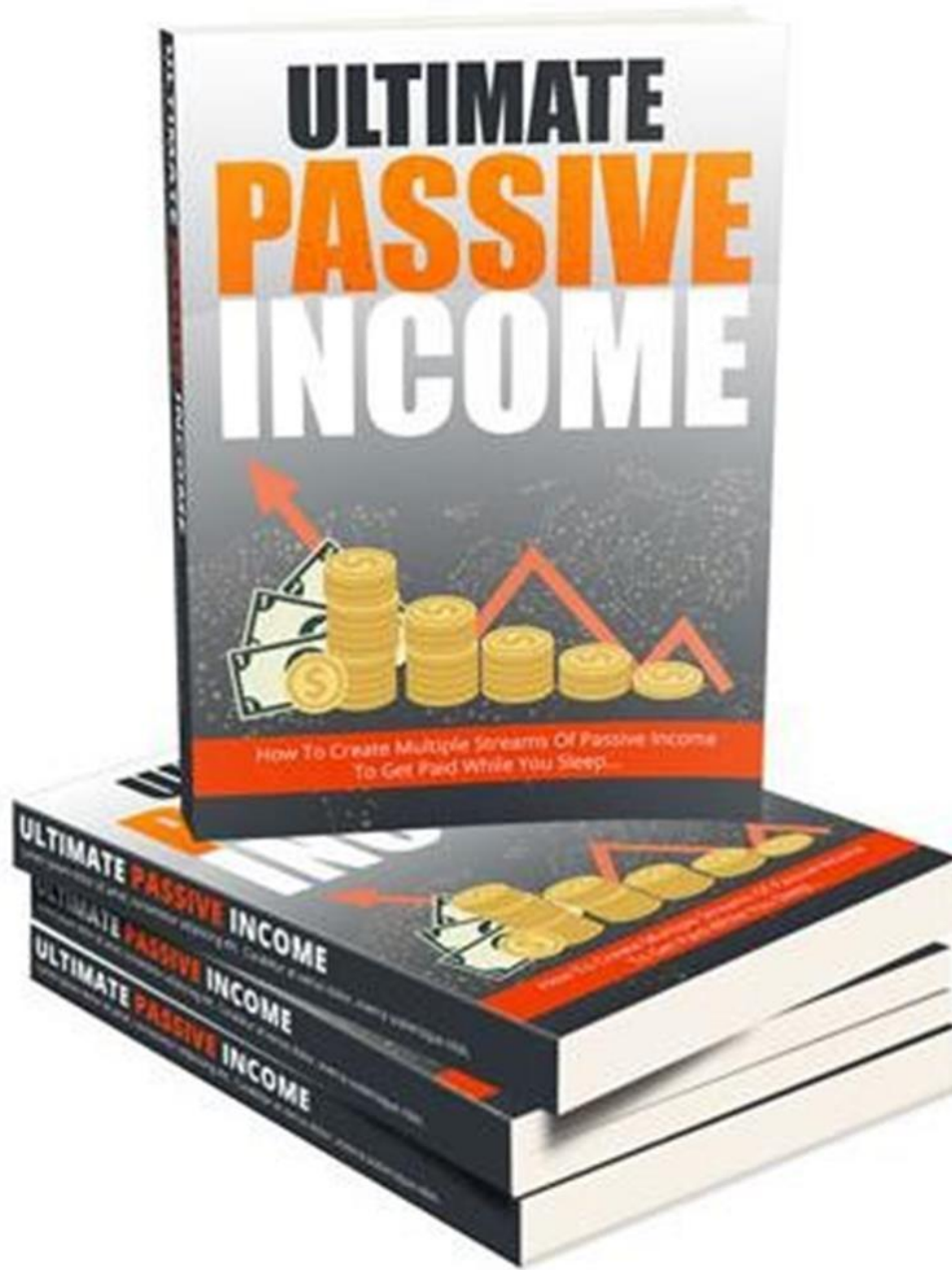
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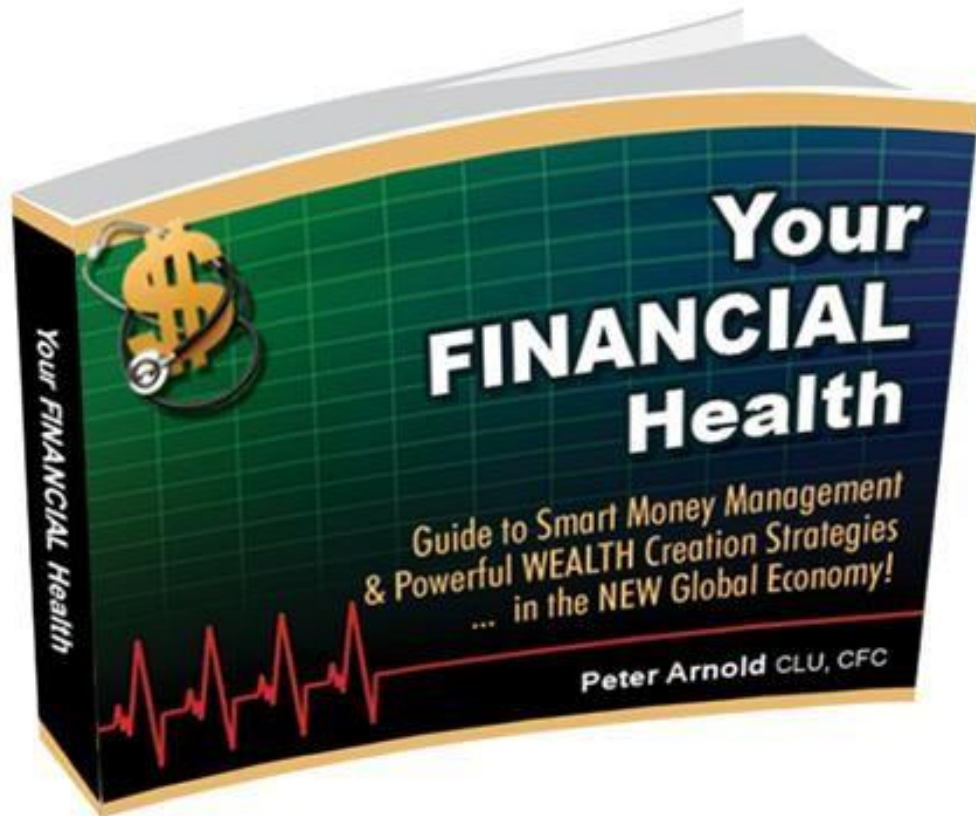


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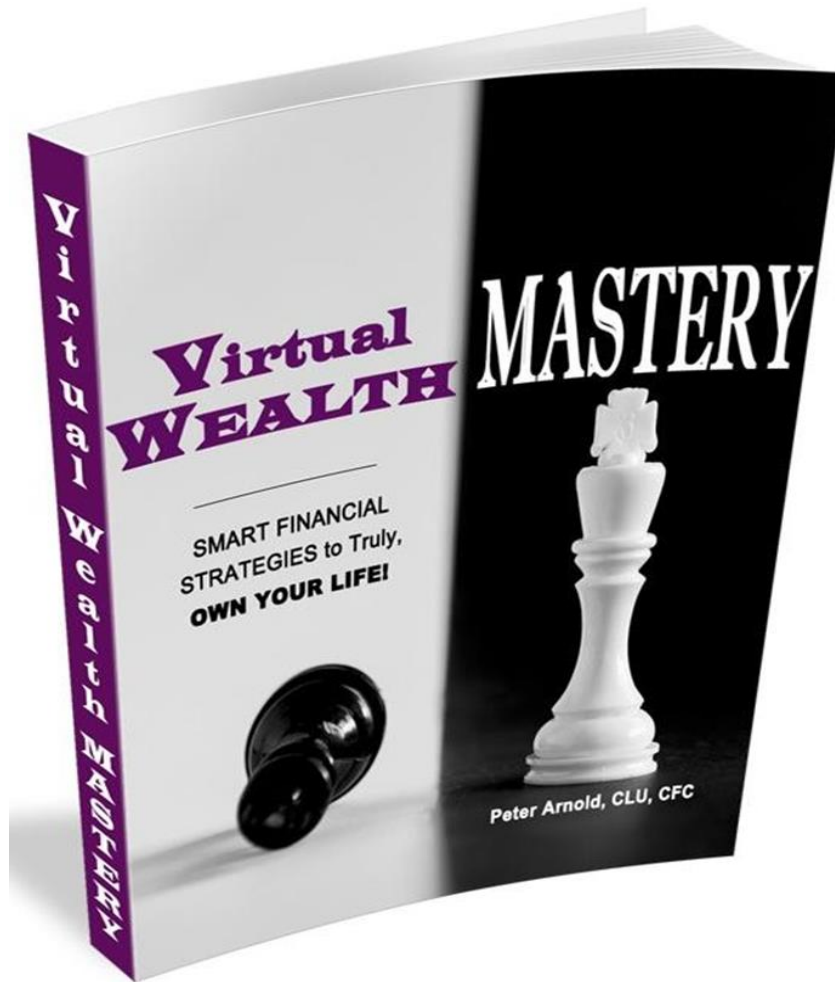




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