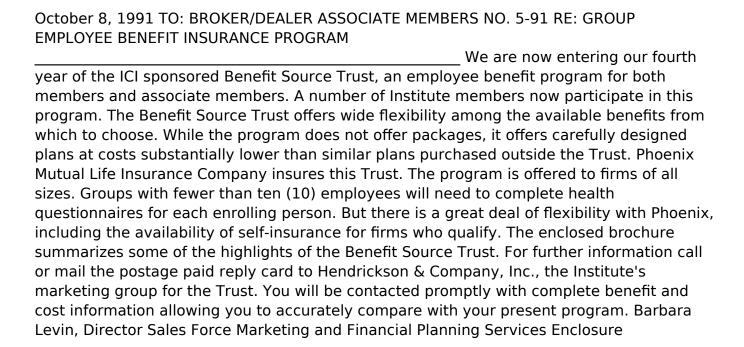
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GROUP EMPLOYEE BENEFIT INSURANCE PROGRAM



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