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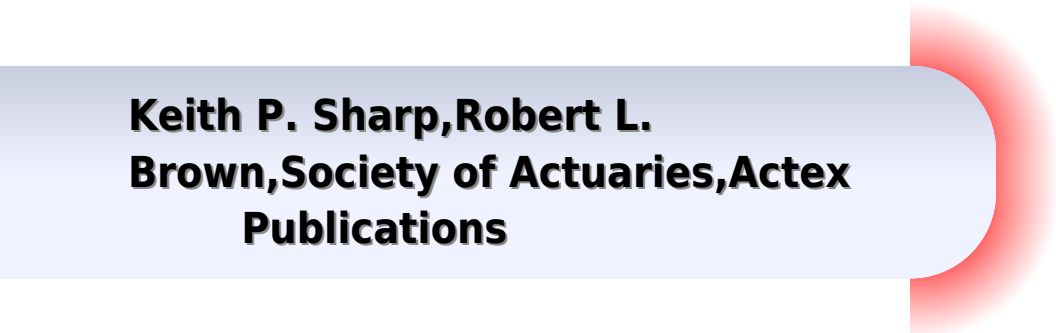
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by

Ambrose Lo, Ph.D., FSA, CERA

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