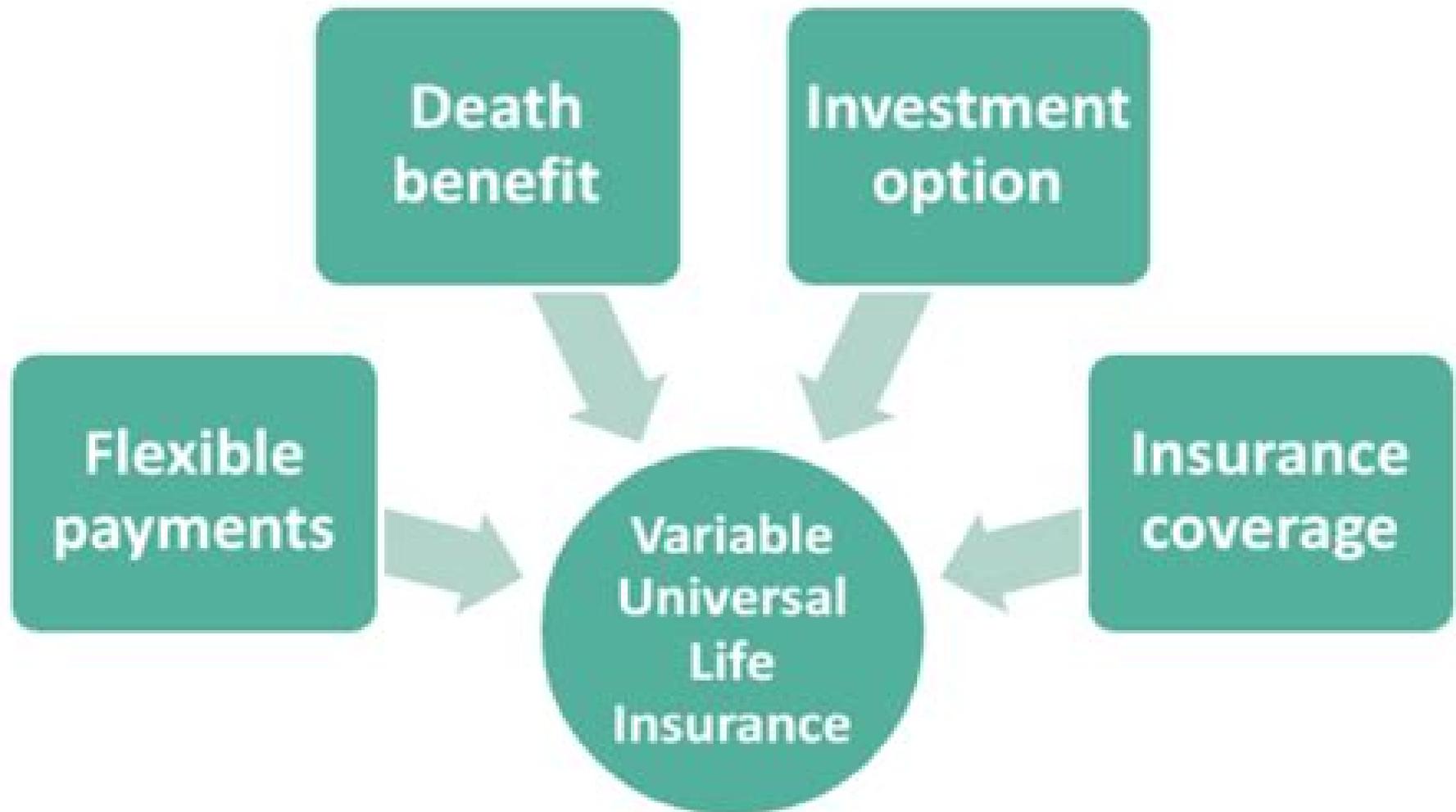


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Variable Universal Life

H Kauffman



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