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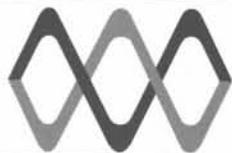
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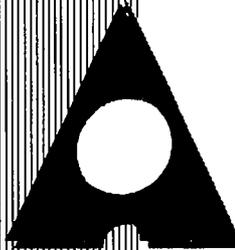
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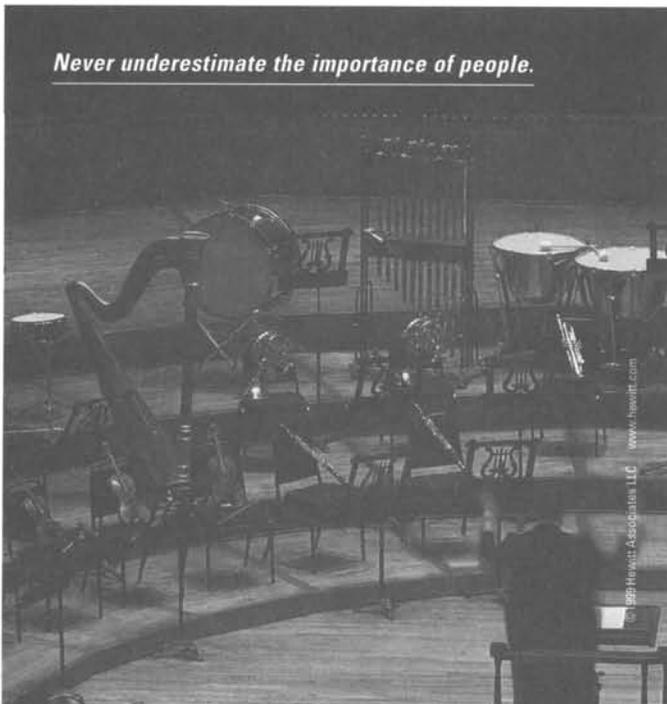
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Merrill Lynch would also like to thank the Society of Actuaries, whose basic and continuing education programs, ongoing research projects and funding, and other professional member services have both prepared and supported our actuaries so they are better able to serve the consulting and insurance product needs of our publics.

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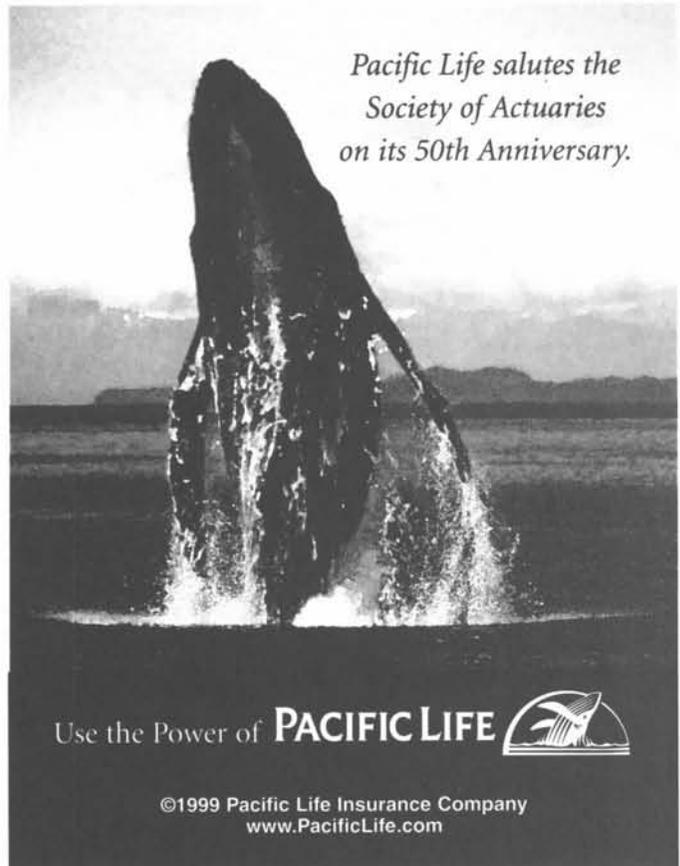
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