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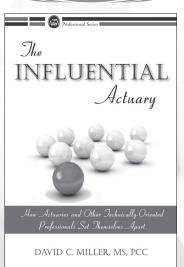
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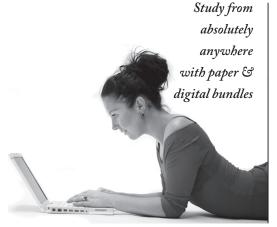
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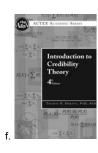


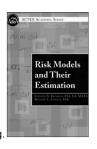




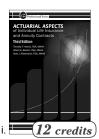


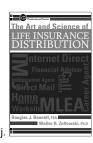






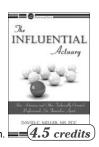


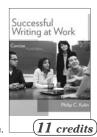


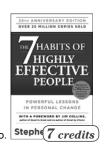














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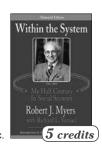
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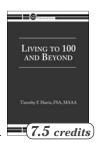




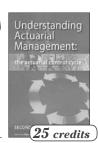


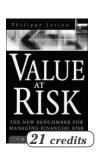




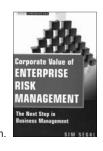








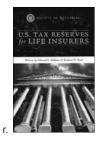






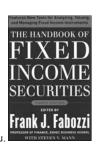


















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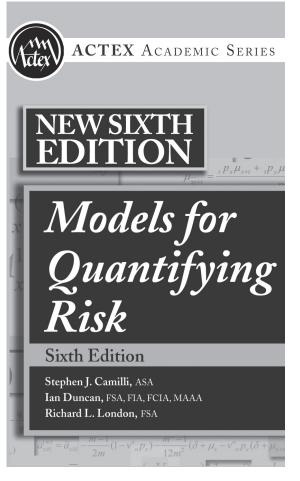
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[NOTATION AND TERMINOLOGY CONFORMS TO EXAM]

[MULTI-STATE MODELS]

[FOCUSED ON NORTH AMERICAN MARKET AND ACTUARIAL PROFESSION]

[PROFIT TESTING, PARTICIPATING INSURANCE AND UNIVERSAL LIFE]

[THIELE'S EQUATION]