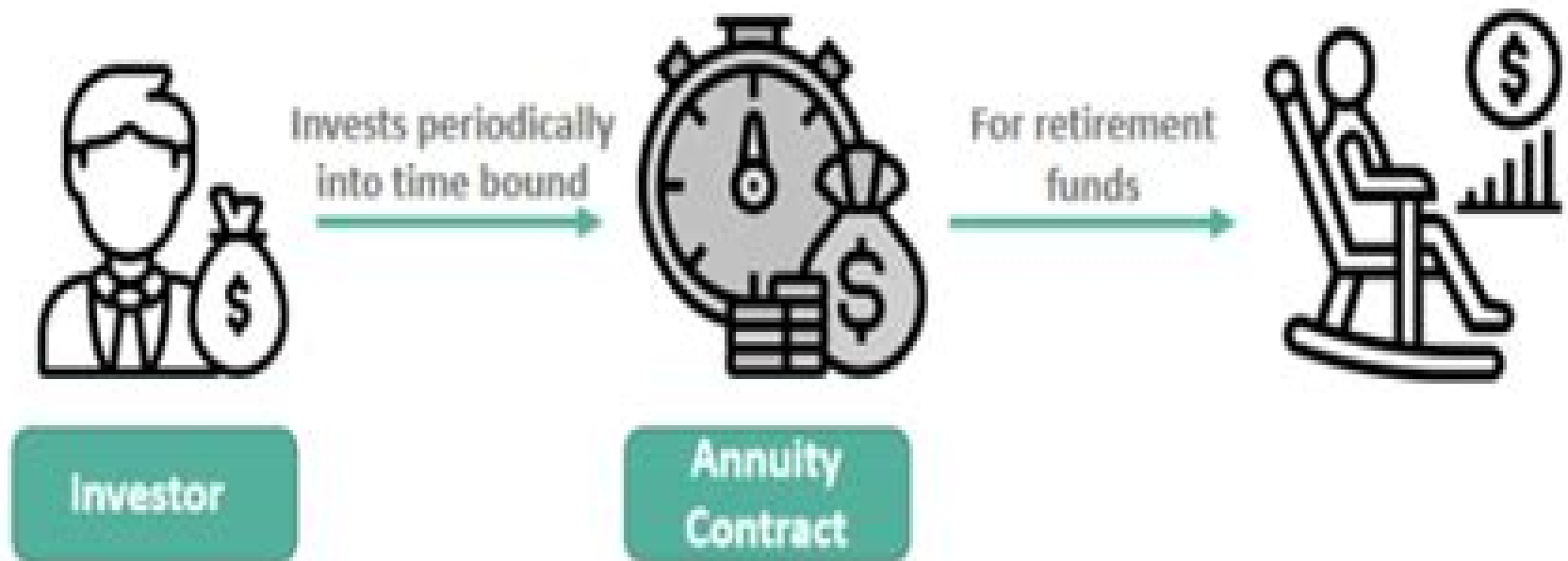


Deferred Annuity



Ers Guide To Fixed Deferred Annuities

Dennis R. Lassila, Bob G. Kilpatrick

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