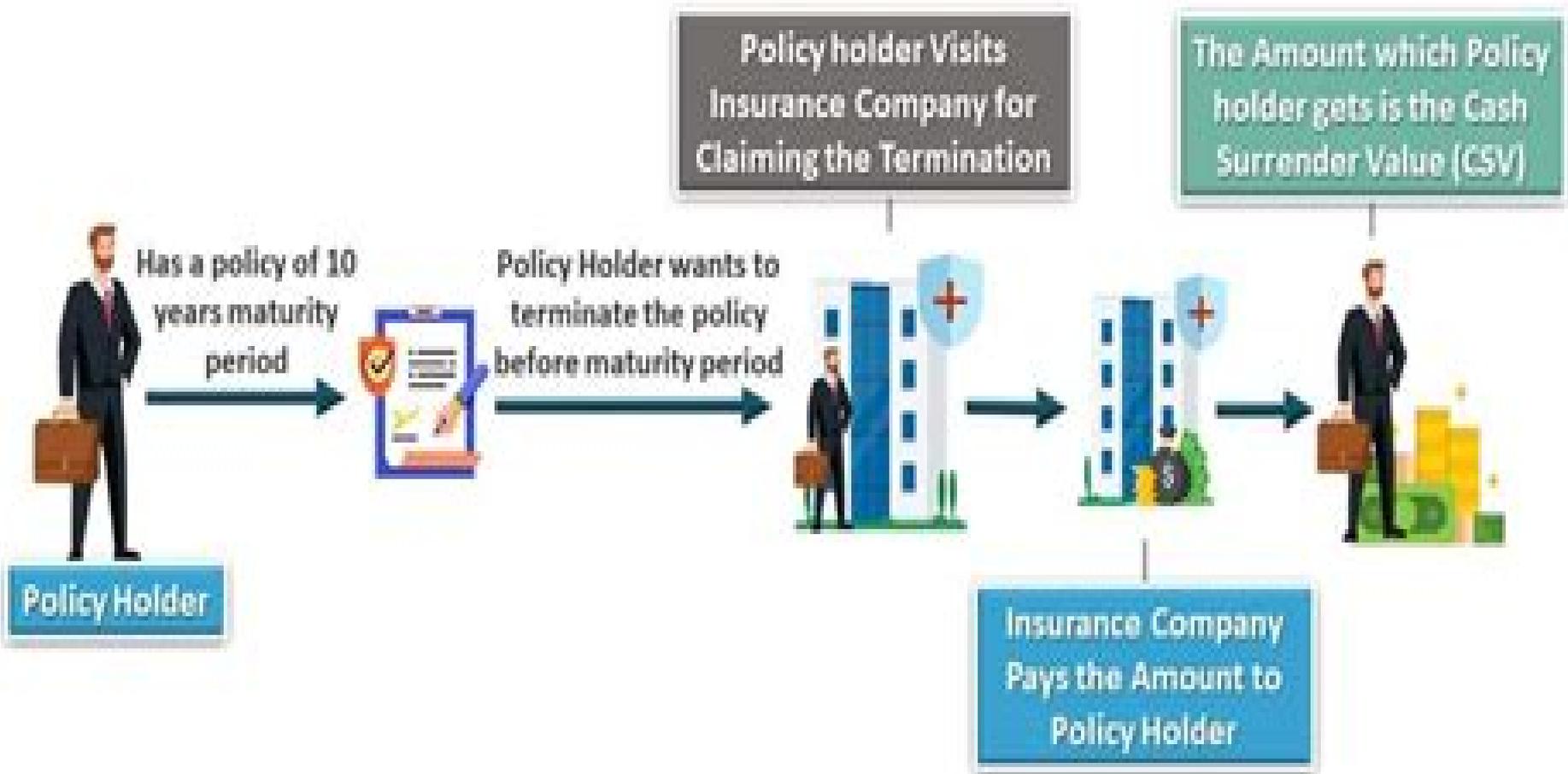


# Cash Surrender Value



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**RC Schank**



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