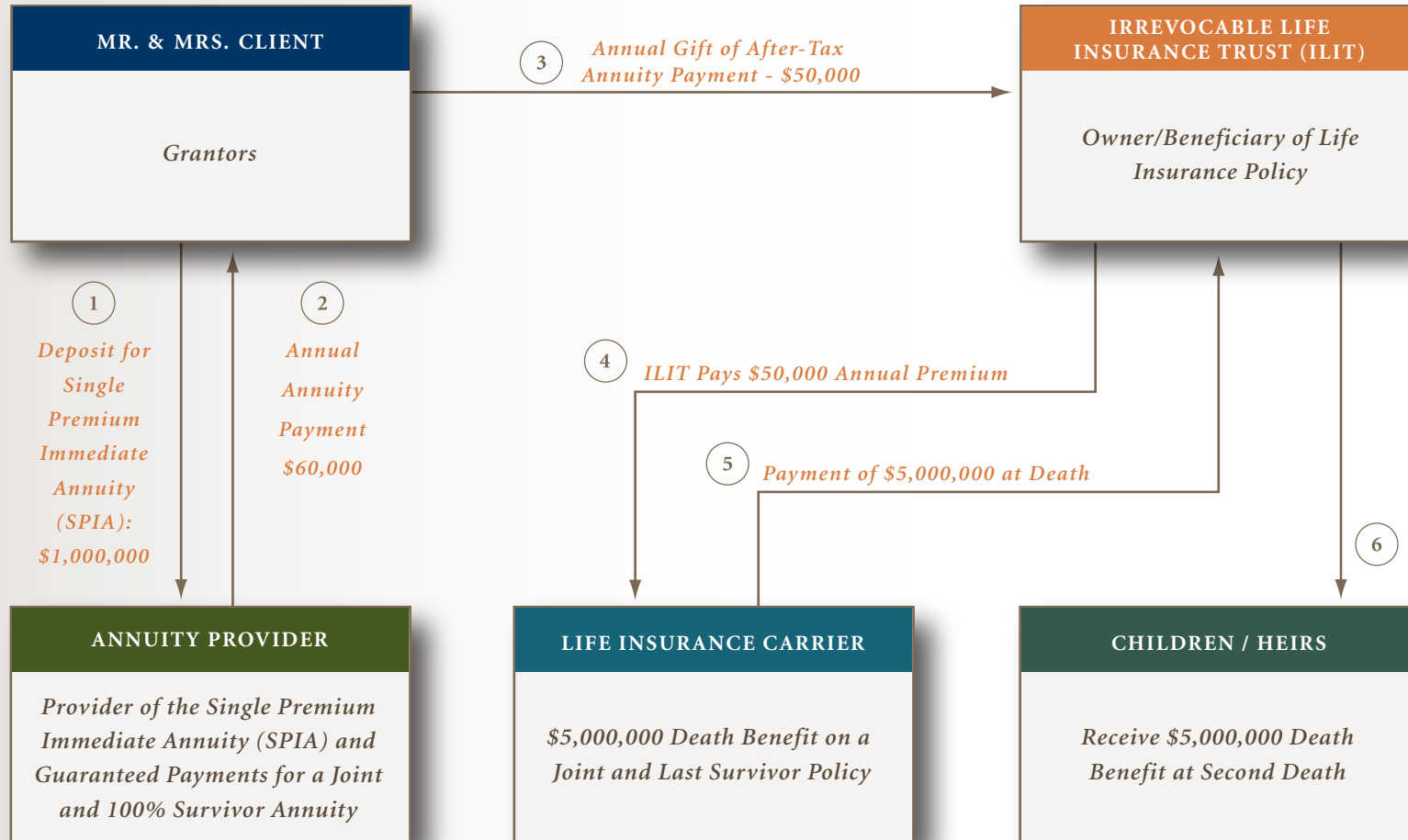


Annuity Arbitrage





C R E S C E N T W E A L T H M A N A G E M E N T



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