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A comprehensive risk assessment is essential to any financial plan. Proactively addressing key risk factors can help protect you and your family from undue hardship if tragic events like death, disability or critical illness strike.

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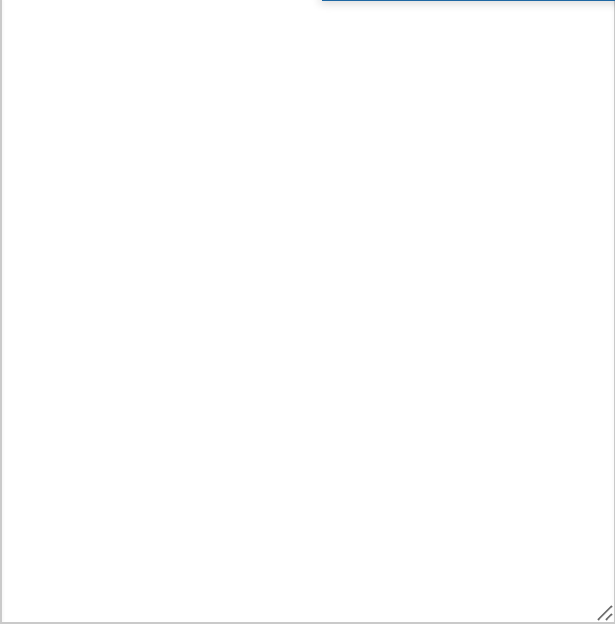
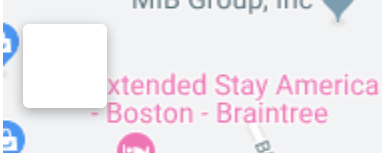
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