

NEW YEAR, NEW WAY

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EFFECTIVE 1.1.2017

QUESTIONS OR CONCERNS?

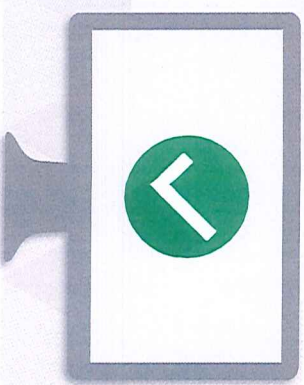
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