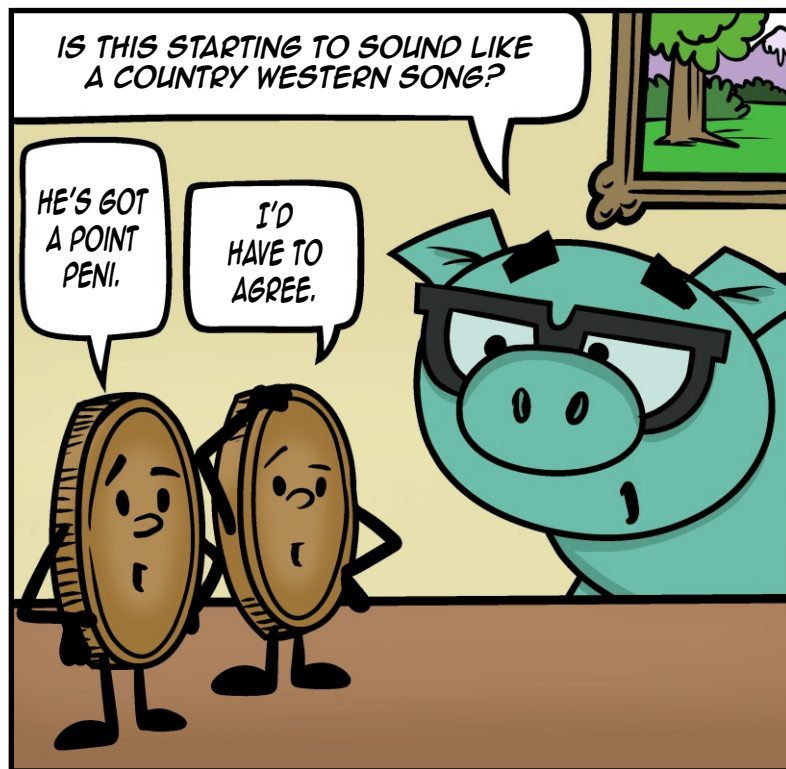
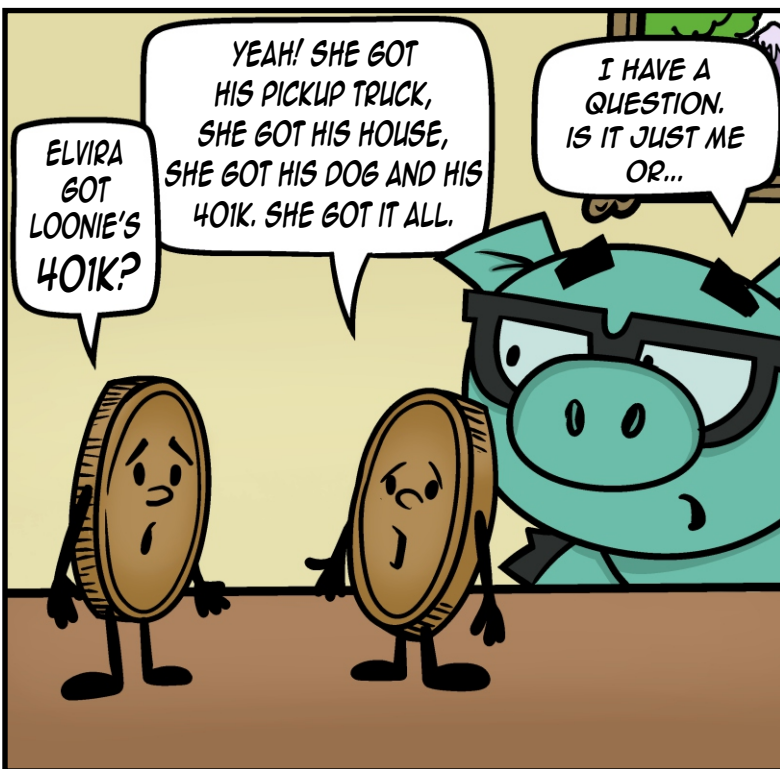
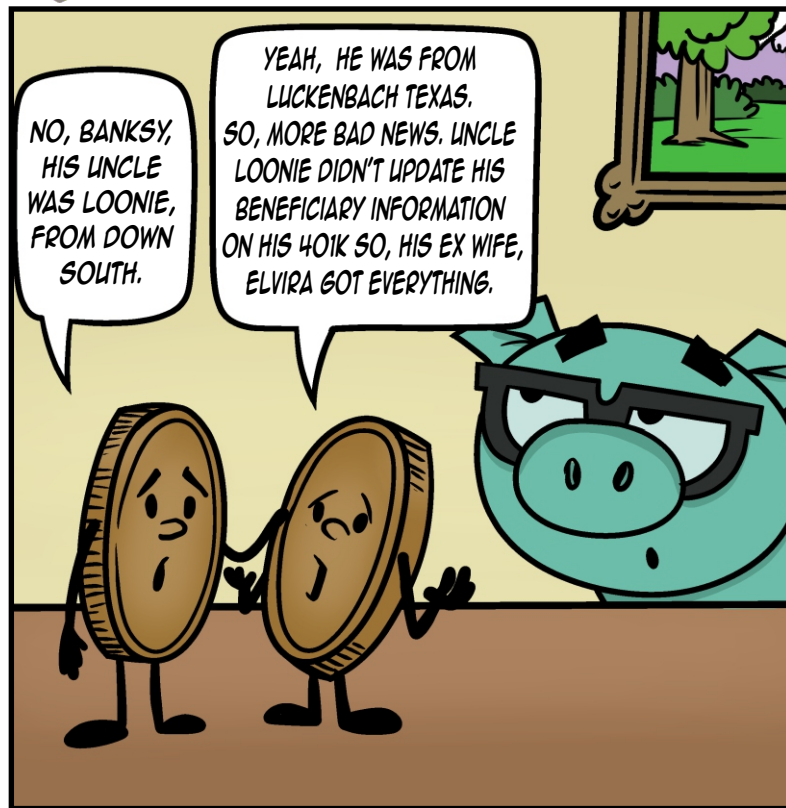
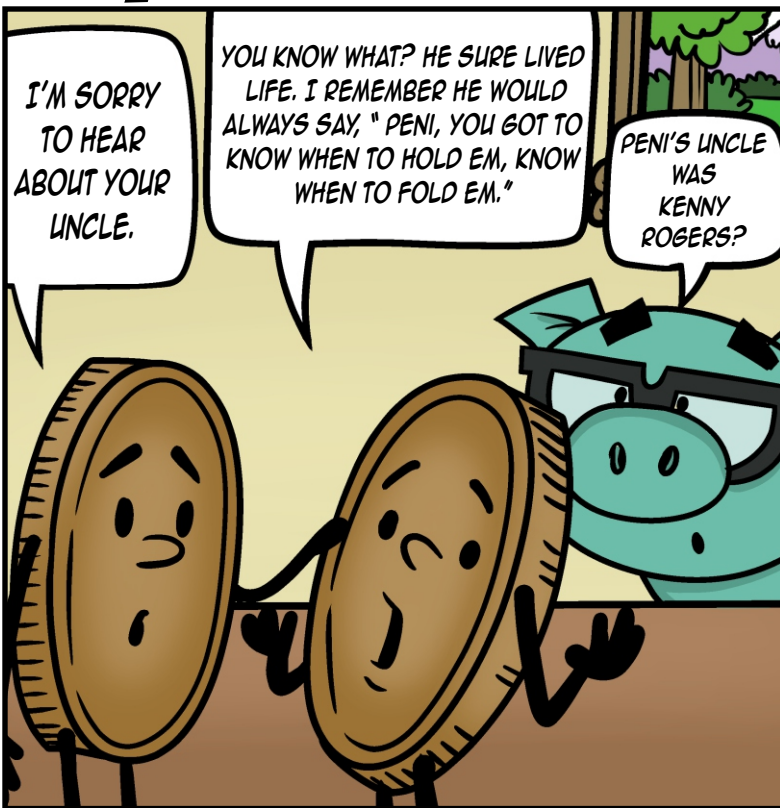




DID YOU KNOW?

HAS THERE BEEN A MARRIAGE, DIVORCE, BIRTH OF A CHILD, OR A DEATH IN THE FAMILY SINCE YOU OPENED YOUR ACCOUNT? IF SO, YOU MAY NEED TO UPDATE YOUR BENEFICIARY DESIGNATIONS.