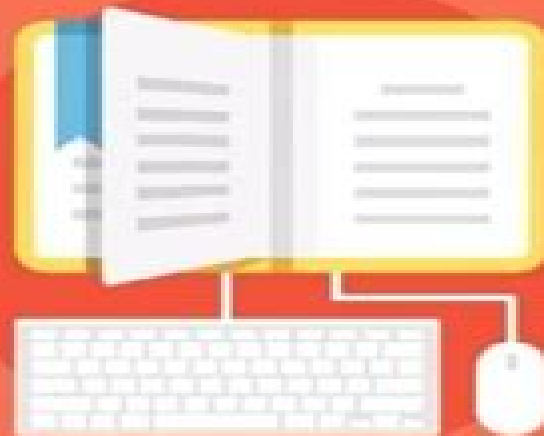


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16th Edition

Harold Cherry, FSA, MAAA and Wafaa Shaban, ASA, Ph.D.

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