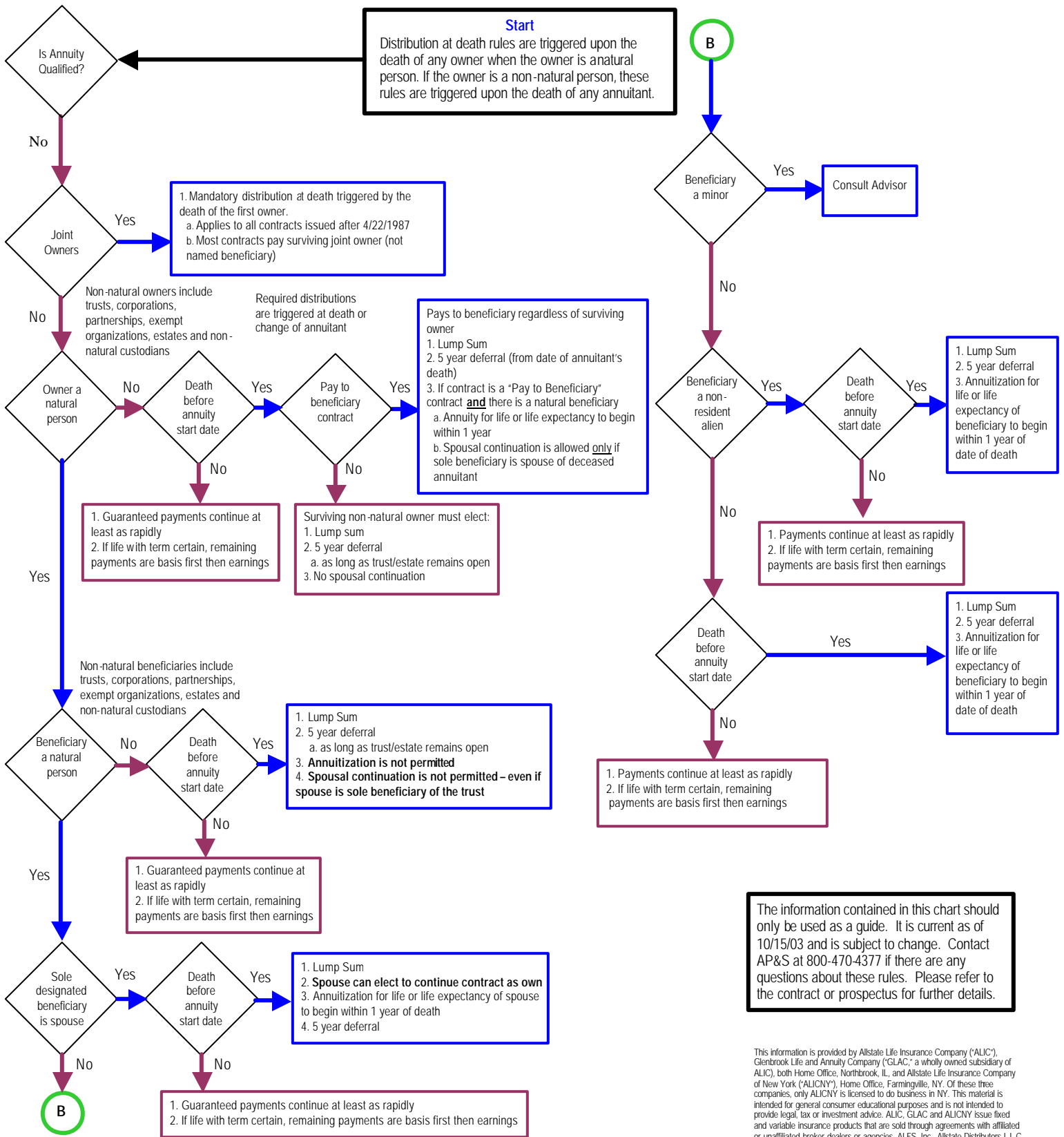


Annuity Distribution Upon Death

For contracts issued after 1/18/1985



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