

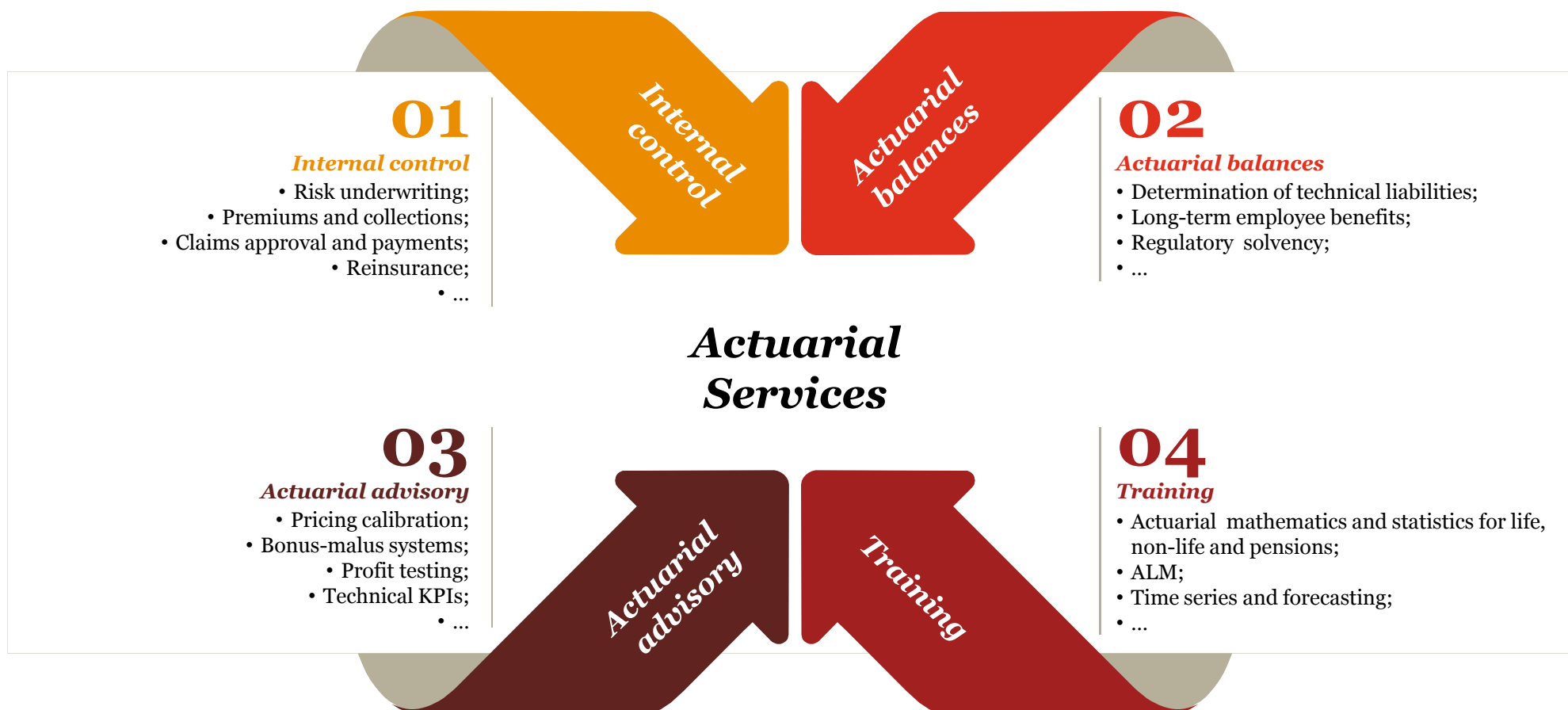
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“The pessimist complains about the wind; the optimist expects it to change; the realist adjusts the sails.”

William George Ward

“Act
to shape
the future.”

Actuarial Services

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