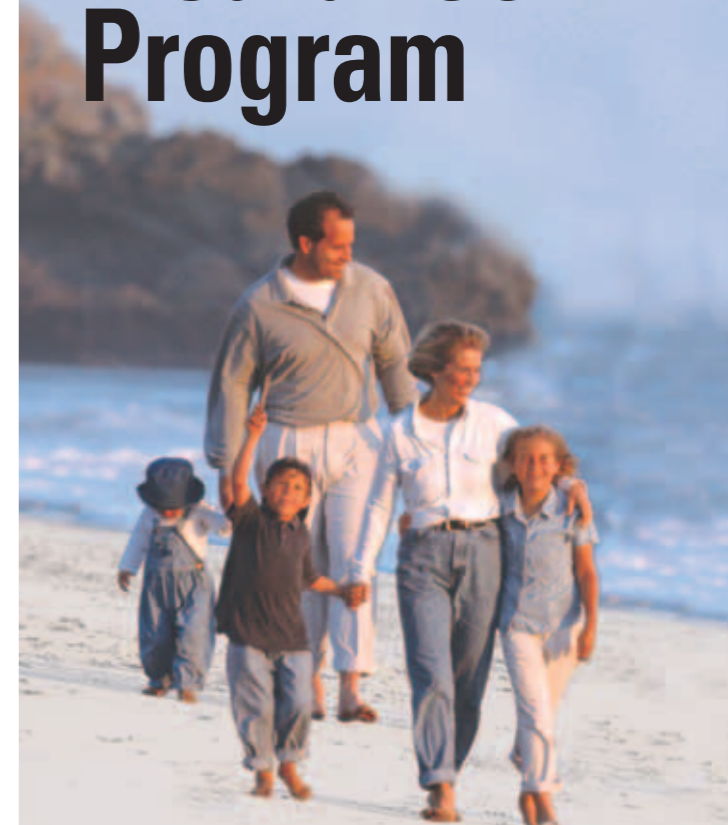


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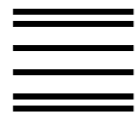
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These plans are made available through your association's participation in the Trust for Insuring Educators (TIE). The Trust consists of more than 60 professional educational associations with more than 1 million members.

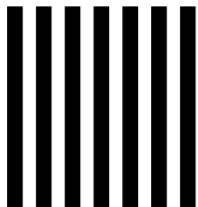
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