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**NO ACCOUNT MONITORING**

Summary (5 min CS)

**MATERIAL LIMITATIONS ON OUR INVESTMENT RECOMMENDATIONS**

**APPLICABLE STANDARDS**

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TYPES OF FINANCIAL ADVISORS AND SERVICES

GENERAL INVESTMENT ADVISOR :

Broker-Adviser -

( )

800-634-1100.

Registered Advisor -

Investment Advisor -

Do not use the term "Investment Advisor" unless you are a member of the SBA or a member of the SEC.

INFORMATION ABOUT RECOMMENDATIONS

ADDITIONAL INFORMATION :

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800-634-1100.

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## ABOUT THIS GUIDE

1. See important disclosures on page 16.

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