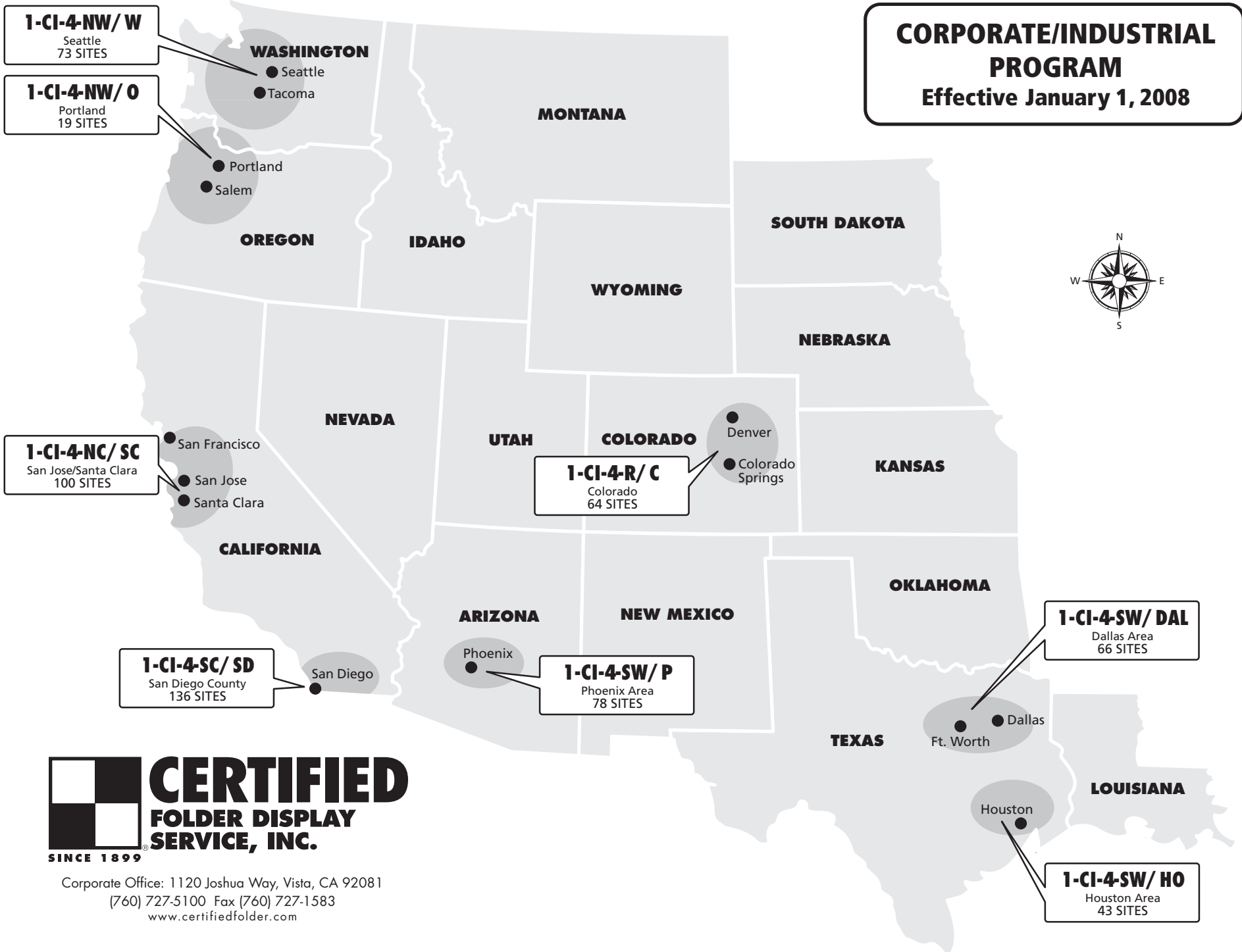


**CORPORATE/INDUSTRIAL
PROGRAM**
Effective January 1, 2008



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