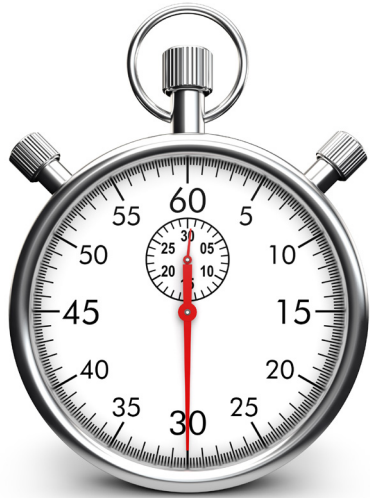


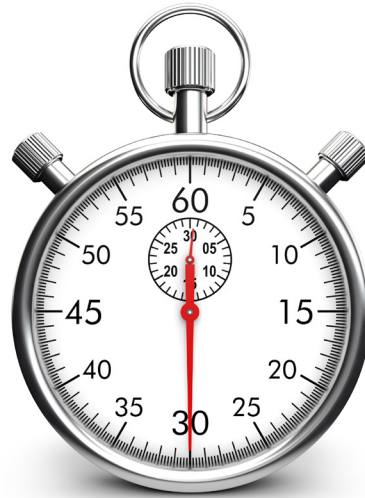
# NOW IS THE TIME TO START SAVING



Speak to your HR representative  
to open a  
403(b) Smart Account.

**SMART. 403(b) SMART.**

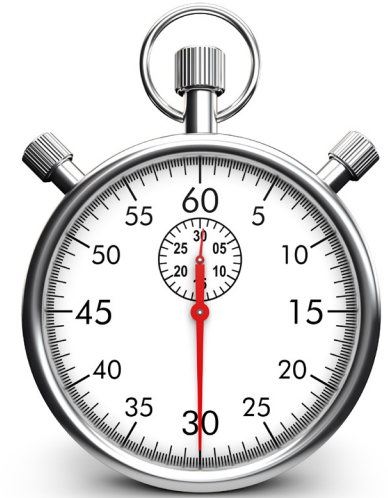
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