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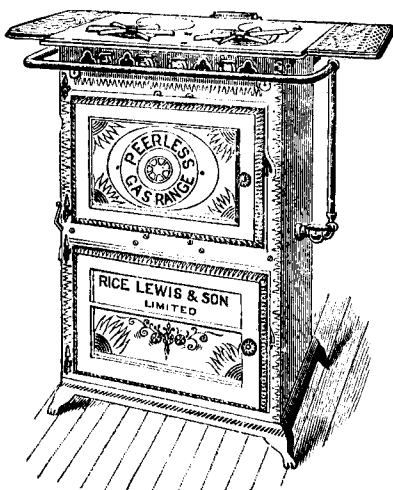
It Entitles the Holder

3. To Loan of all Premiums beyond the 10th year;
4. To return of all Premiums beyond 10th year, in addition to face of Policy, should death occur within investment period;
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