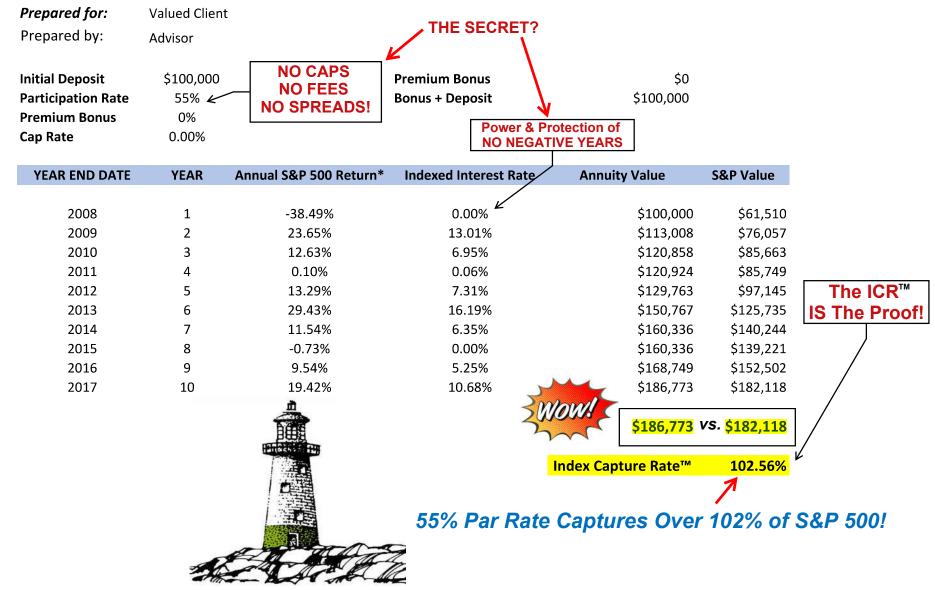
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Safe Harbor Financial, Inc. - Index Capture Rate™ Calculator



^{*}Dividends not included. Past performance is not a guarantee of future returns.

Participation and/or cap rates may change after first year.

This is an illustration only, not a contract, and does not modify any conditions of any contract.

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