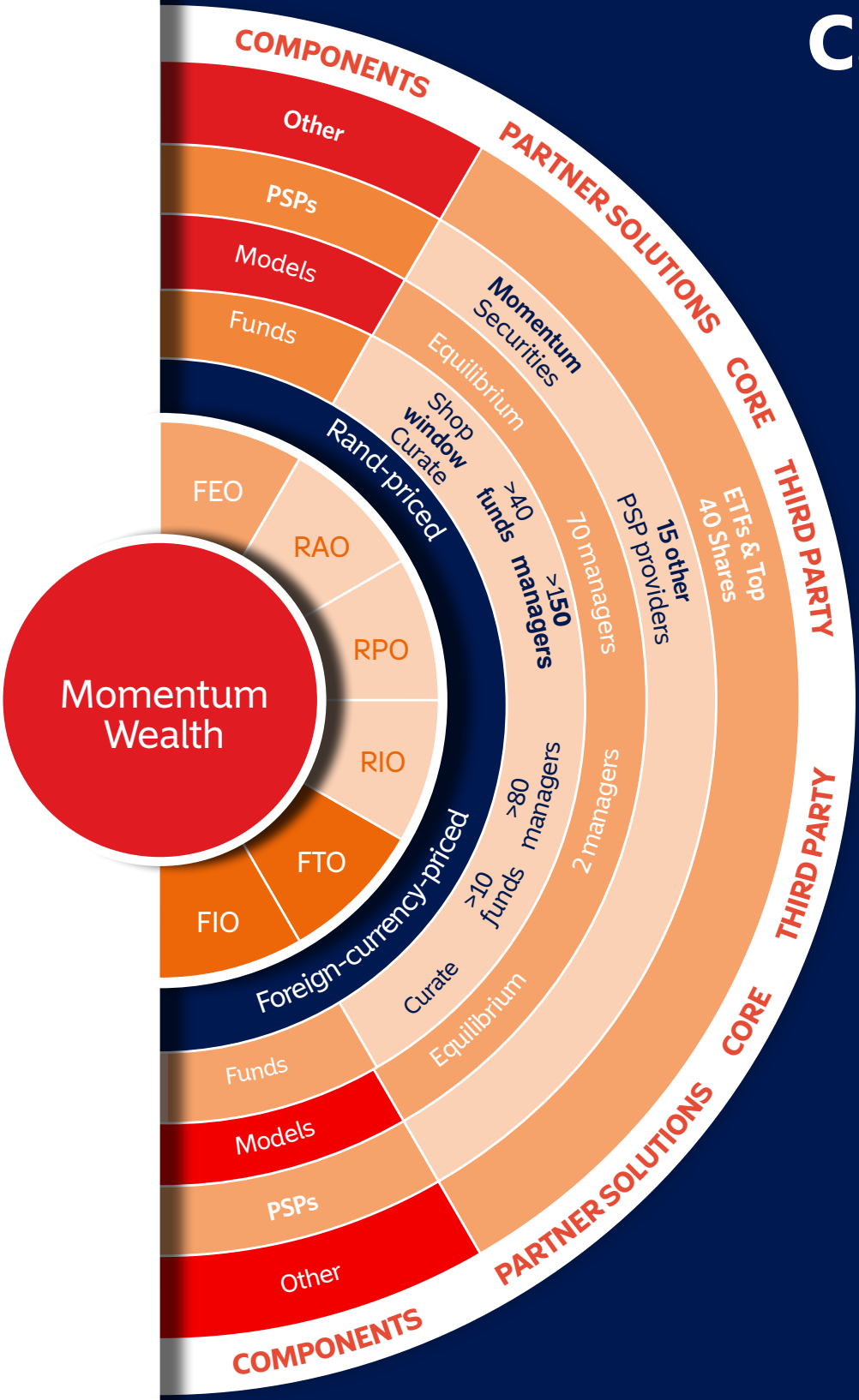


## Capability overview



# Abbreviations

<b>ETF</b>	Exchange-traded fund
<b>FEO</b>	Flexible Endowment Option
<b>FIO</b>	Flexible Investment Option
<b>FTO</b>	Flexible Tax-free Option
<b>PSP</b>	Personal Share Portfolio
<b>RAO</b>	Retirement Annuity Option
<b>RIO</b>	Retirement Income Option
<b>RPO</b>	Retirement Preservation Option

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