

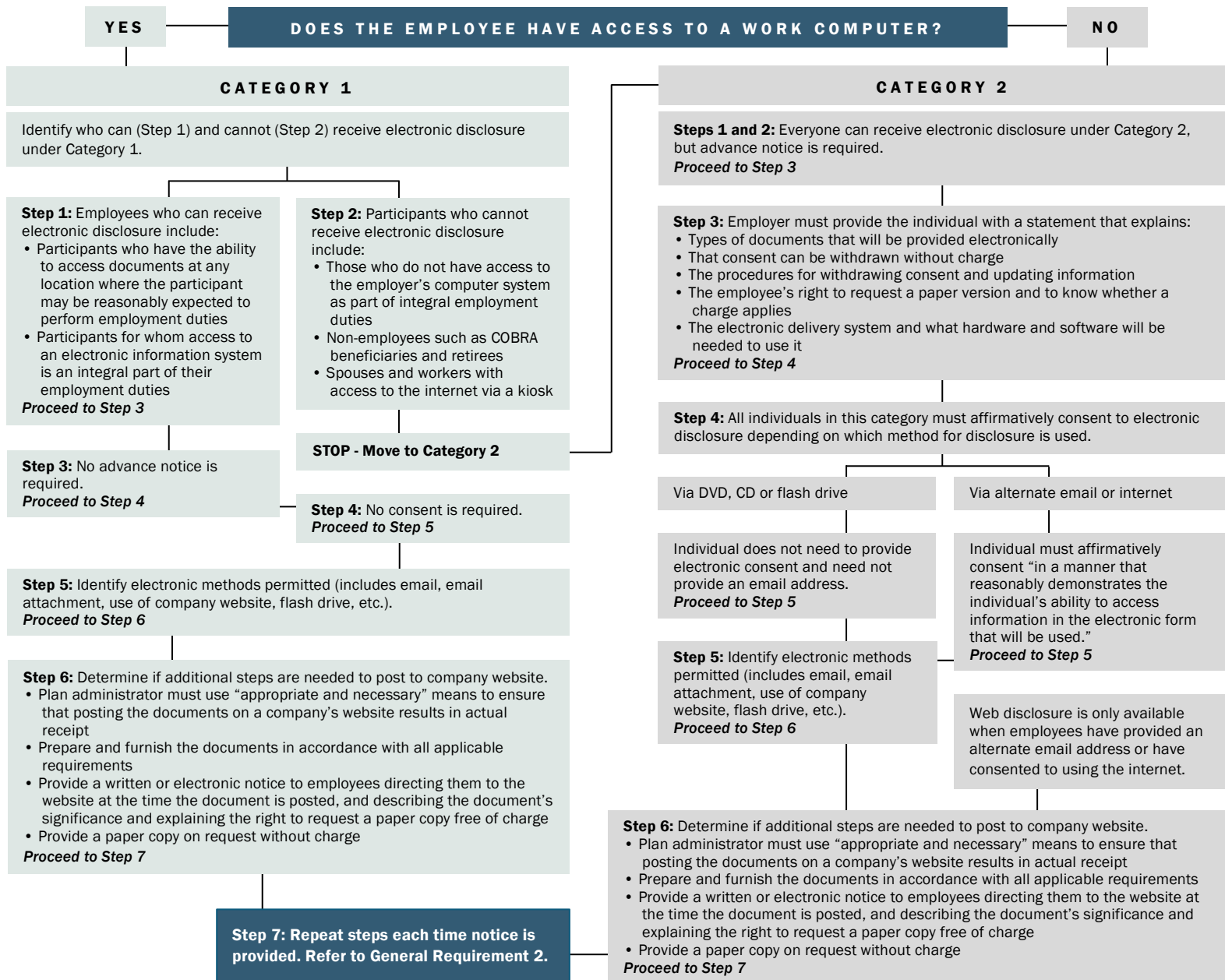
DECEMBER 20, 2019

FROST INSURANCE BENEFITS COMPLIANCE TIP

ELECTRONIC DISCLOSURE SAFE HARBOR FLOW CHART

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