

ALP



ANNUITY SALES - ChFC

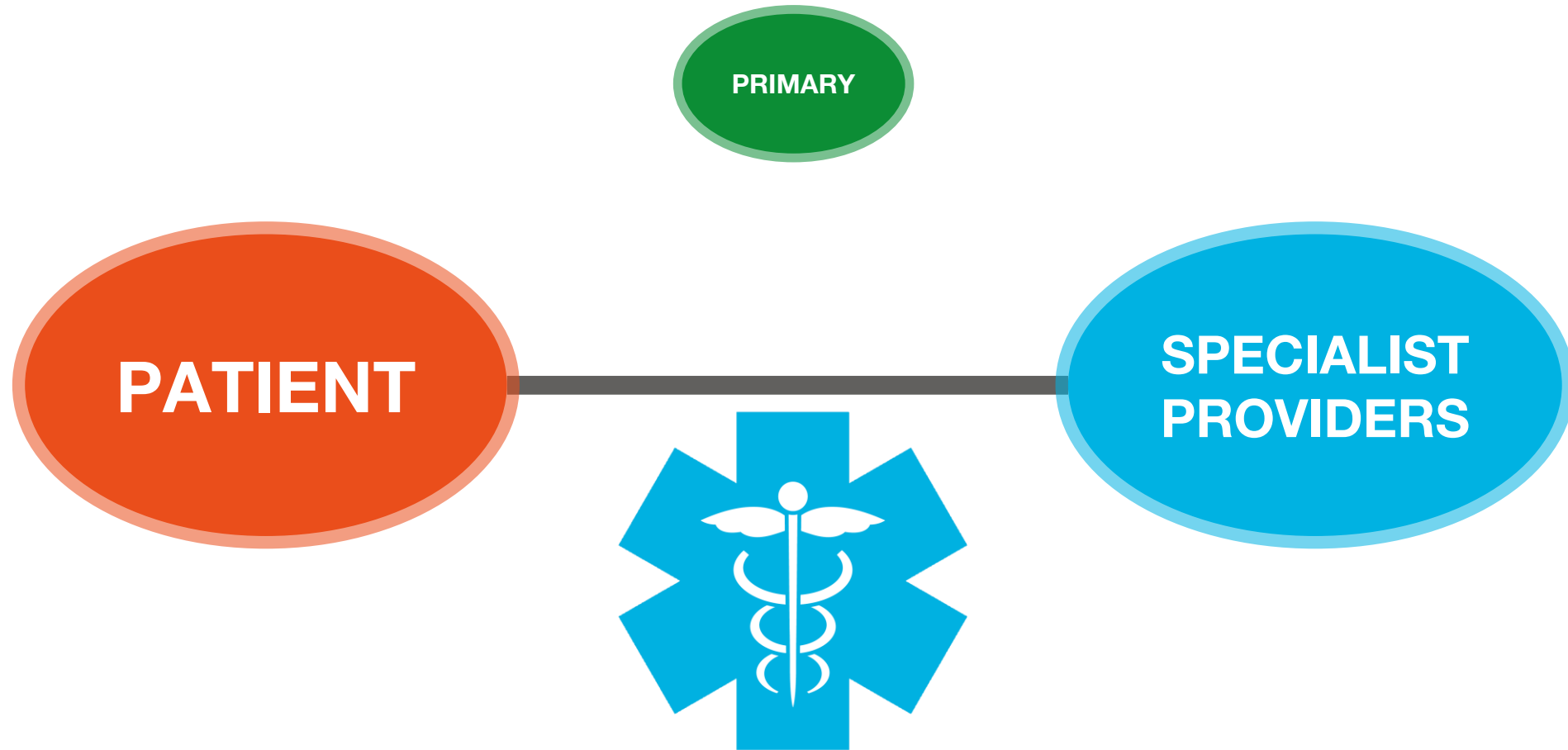
SHEARSON LEHMAN – Series 7, Series 3

CALTREND

ECO MICROFILTERS

HEALORA

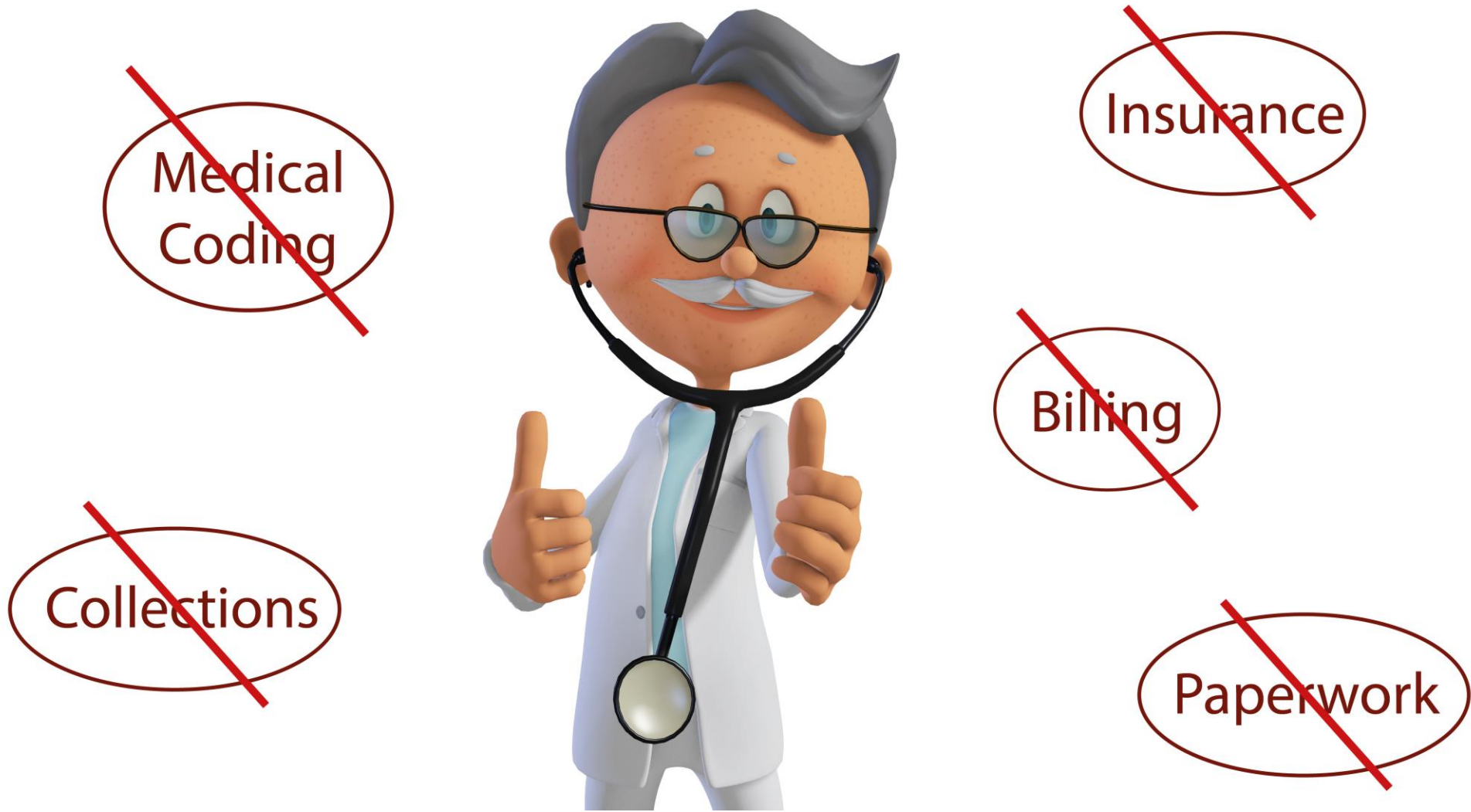
# Direct Pay Network



**Healora**

DirectPay Healthcare





# Middle Layer Costs?



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