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**From:** Nicholas Gelbard [REDACTED]  
**Sent:** Monday, October 26, 2015 7:50 AM  
**To:** DCBS FormAStandard INS \* DCBS  
**Subject:** Standard Insurance and Meiji

1. Who profits from this buyout?
2. As a 403(b) holder with Standard, will I realize any financial benefit?

Nicholas Gelbard  
[REDACTED]