2008 8 1 (" ")

2008 12 31 2009 1 1

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(571)(" ") () (a) (" ") (b) (" (c) (" ") (d) (" ") (") (") 105 ()))

1. (a) (b) (c) 22 22 33 25% " XYZ 44 safe secure protected no risk guarantee promise

4

safe secure protected no nisk guarantee promise

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6

8 () () (

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9.

1Q

15 6 3

*10%*16

)

17.

18

20

21.

()

(b)

(c) (

