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I. Introduction

Let $m \in \mathbb{N}$, $t \in \mathbb{N}_0$, $\mathbf{B} = \{m\}$, $\mathbf{C} = \{t\}$, $\mathbf{D} = \{m+t\}$, $\mathbf{E} = \{m-t\}$, $\mathbf{F} = \{m+2t\}$, $\mathbf{G} = \{m-2t\}$.
 $(m, t) \in \mathbb{N}_0^2$.
Define $\mathbf{P}_{\mathbf{A}} = \{\mathbf{B}, \mathbf{C}, \mathbf{D}, \mathbf{E}, \mathbf{F}, \mathbf{G}\}$.
Define $\mathbf{P}_{\mathbf{B}} = \{\mathbf{B}, \mathbf{C}, \mathbf{D}, \mathbf{E}, \mathbf{F}, \mathbf{G}\}$.
Define $\mathbf{P}_{\mathbf{C}} = \{\mathbf{B}, \mathbf{C}, \mathbf{D}, \mathbf{E}, \mathbf{F}, \mathbf{G}\}$.
Define $\mathbf{P}_{\mathbf{D}} = \{\mathbf{B}, \mathbf{C}, \mathbf{D}, \mathbf{E}, \mathbf{F}, \mathbf{G}\}$.
Define $\mathbf{P}_{\mathbf{E}} = \{\mathbf{B}, \mathbf{C}, \mathbf{D}, \mathbf{E}, \mathbf{F}, \mathbf{G}\}$.
Define $\mathbf{P}_{\mathbf{F}} = \{\mathbf{B}, \mathbf{C}, \mathbf{D}, \mathbf{E}, \mathbf{F}, \mathbf{G}\}$.
Define $\mathbf{P}_{\mathbf{G}} = \{\mathbf{B}, \mathbf{C}, \mathbf{D}, \mathbf{E}, \mathbf{F}, \mathbf{G}\}$.

II. Basic Definitions and Results

Define $\mathbf{P}_{\mathbf{A}} = \{\mathbf{B}, \mathbf{C}, \mathbf{D}, \mathbf{E}, \mathbf{F}, \mathbf{G}\}$.
Define $\mathbf{P}_{\mathbf{B}} = \{\mathbf{B}, \mathbf{C}, \mathbf{D}, \mathbf{E}, \mathbf{F}, \mathbf{G}\}$.
Define $\mathbf{P}_{\mathbf{C}} = \{\mathbf{B}, \mathbf{C}, \mathbf{D}, \mathbf{E}, \mathbf{F}, \mathbf{G}\}$.
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Define $\mathbf{P}_{\mathbf{E}} = \{\mathbf{B}, \mathbf{C}, \mathbf{D}, \mathbf{E}, \mathbf{F}, \mathbf{G}\}$.
Define $\mathbf{P}_{\mathbf{F}} = \{\mathbf{B}, \mathbf{C}, \mathbf{D}, \mathbf{E}, \mathbf{F}, \mathbf{G}\}$.
Define $\mathbf{P}_{\mathbf{G}} = \{\mathbf{B}, \mathbf{C}, \mathbf{D}, \mathbf{E}, \mathbf{F}, \mathbf{G}\}$.
 (\dots)

¹ Define $\mathbf{P}_{\mathbf{A}} = \{\mathbf{B}, \mathbf{C}, \mathbf{D}, \mathbf{E}, \mathbf{F}, \mathbf{G}\}$.
Define $\mathbf{P}_{\mathbf{B}} = \{\mathbf{B}, \mathbf{C}, \mathbf{D}, \mathbf{E}, \mathbf{F}, \mathbf{G}\}$.
Define $\mathbf{P}_{\mathbf{C}} = \{\mathbf{B}, \mathbf{C}, \mathbf{D}, \mathbf{E}, \mathbf{F}, \mathbf{G}\}$.
Define $\mathbf{P}_{\mathbf{D}} = \{\mathbf{B}, \mathbf{C}, \mathbf{D}, \mathbf{E}, \mathbf{F}, \mathbf{G}\}$.
Define $\mathbf{P}_{\mathbf{E}} = \{\mathbf{B}, \mathbf{C}, \mathbf{D}, \mathbf{E}, \mathbf{F}, \mathbf{G}\}$.
Define $\mathbf{P}_{\mathbf{F}} = \{\mathbf{B}, \mathbf{C}, \mathbf{D}, \mathbf{E}, \mathbf{F}, \mathbf{G}\}$.
Define $\mathbf{P}_{\mathbf{G}} = \{\mathbf{B}, \mathbf{C}, \mathbf{D}, \mathbf{E}, \mathbf{F}, \mathbf{G}\}$.

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 $t_1 t_1 \rightarrow t_1 m_1 t_1$ $\rightarrow t_1 t_1 t_1$ $\rightarrow m_1 m_1 t_1 t_1$

² 15 . . . 1681 (t).

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III. FTC Cedi-Based Insurance

In 2007, the FTC issued a complaint against American General Life Insurance Company ("AGL"), a subsidiary of American General Corporation ("AGC"), and its wholly-owned subsidiary, American General Life Insurance Company of Florida ("AGFL"), alleging that AGL violated section 5 of the FTC Act by marketing and selling a product known as "Cedi-Based Insurance" ("CEDI") that was designed to circumvent state insurance laws.⁴ Specifically, the FTC's complaint alleged that AGL violated the FTC Act by misrepresenting to consumers that CEDI was a "true life insurance policy," when in fact it was not. The FTC further alleged that AGL violated the FTC Act by failing to disclose certain material facts about the product, such as the true nature of the premium, the actual cost of the insurance coverage, and the true nature of the insurance benefit.

⁴ See In re American General Life Insurance Co., Cedi-Based Insurance Score: Marketing Violations of Automobile Insurance (2007), available at <http://www.ftc.gov/ftc/reports/2007/07/044804.pdf>.

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IV. T ~~P~~ o s d L s a o (H.R. 5633)

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⁶ 15 . . . 1681 . A A₁ t t . A.

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⁸ m₁ t₁ m₁ t₁ m₁ t₁ m₁ t₁ t₁ m₁ t₁ t₁ t₁ t₁
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