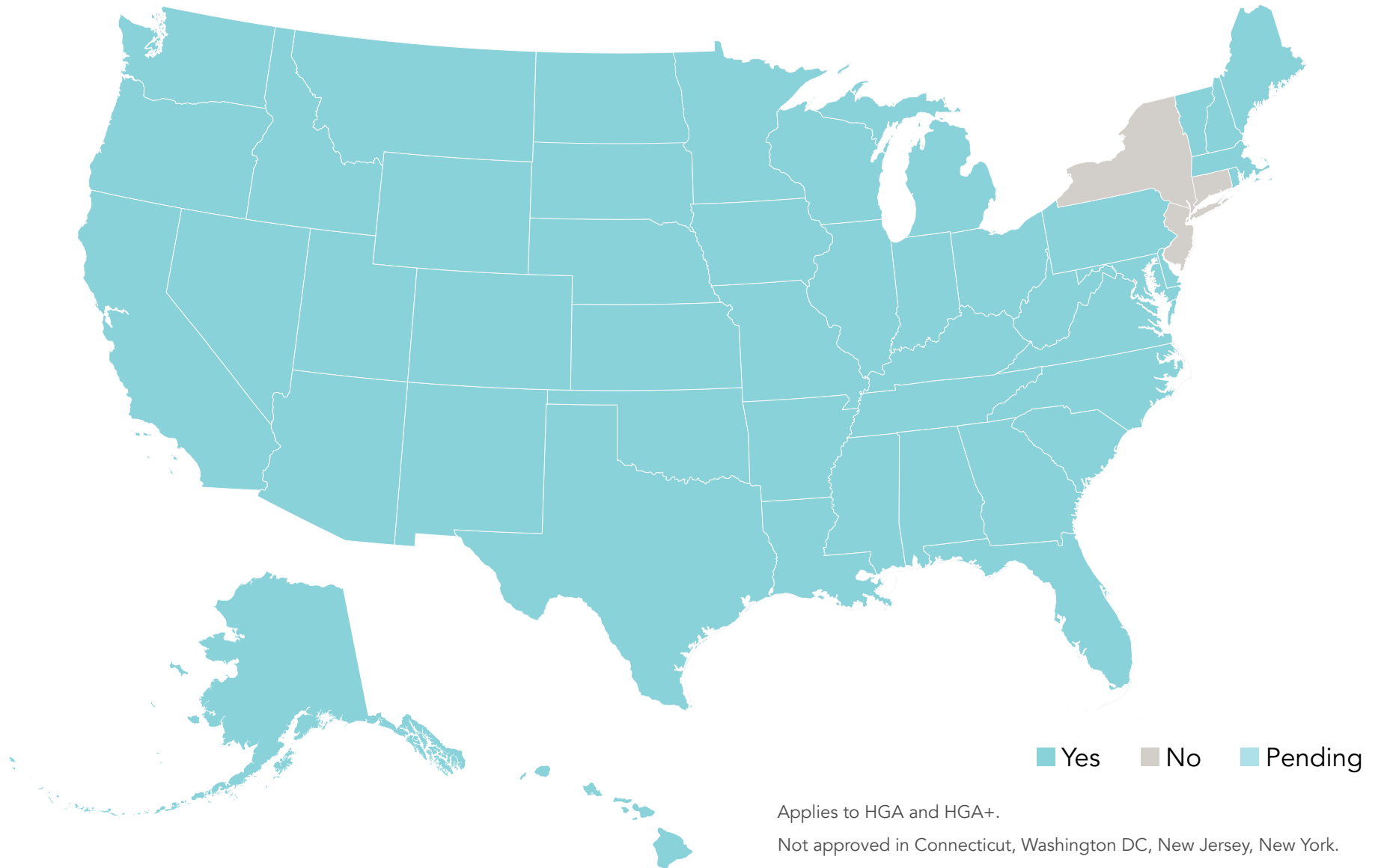


HERITAGE GROWTH ADVANTAGE SERIES APPROVED STATES



Applies to HGA and HGA+.

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