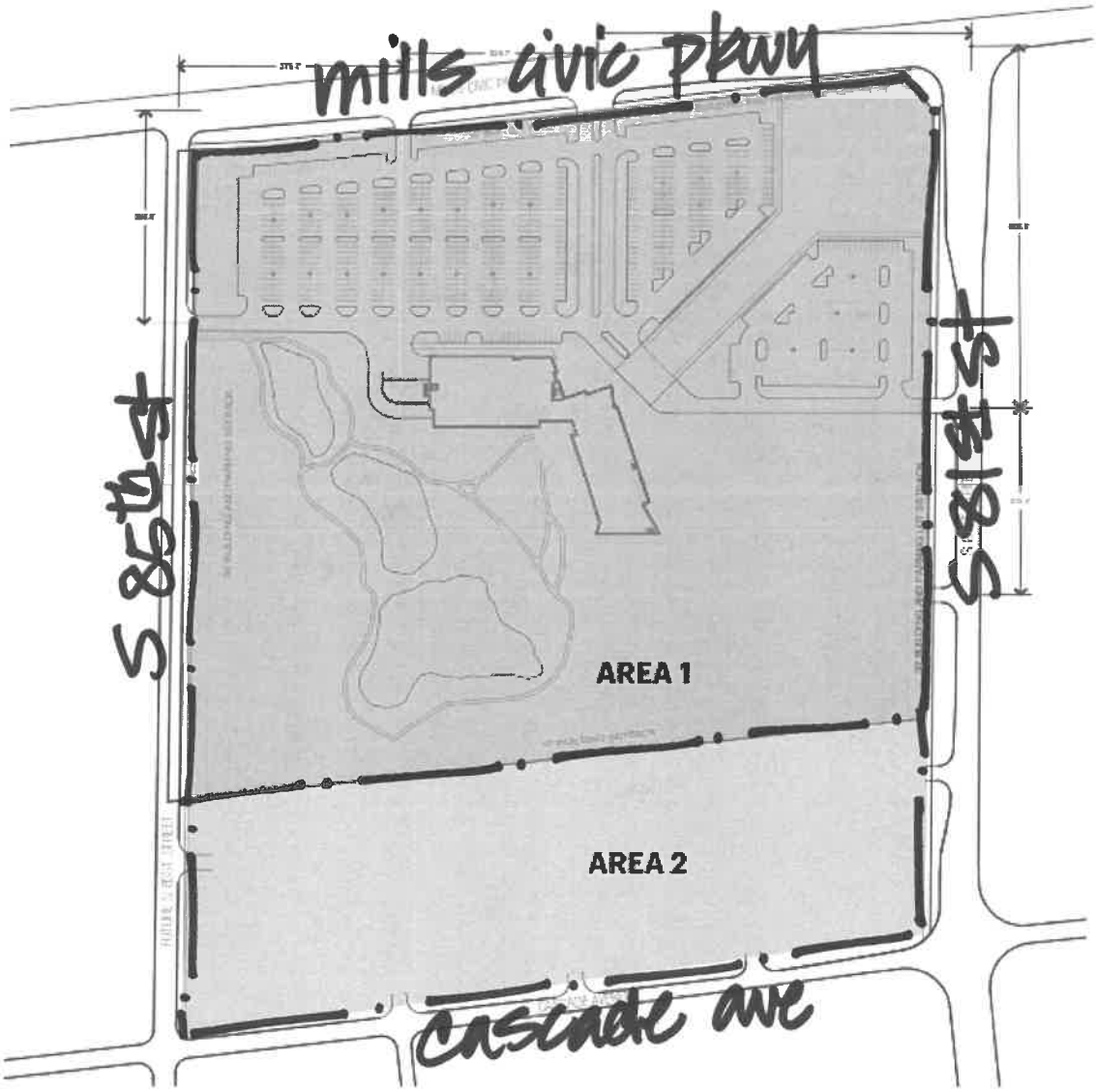Sammons Financial Group PUD Sketch Plan