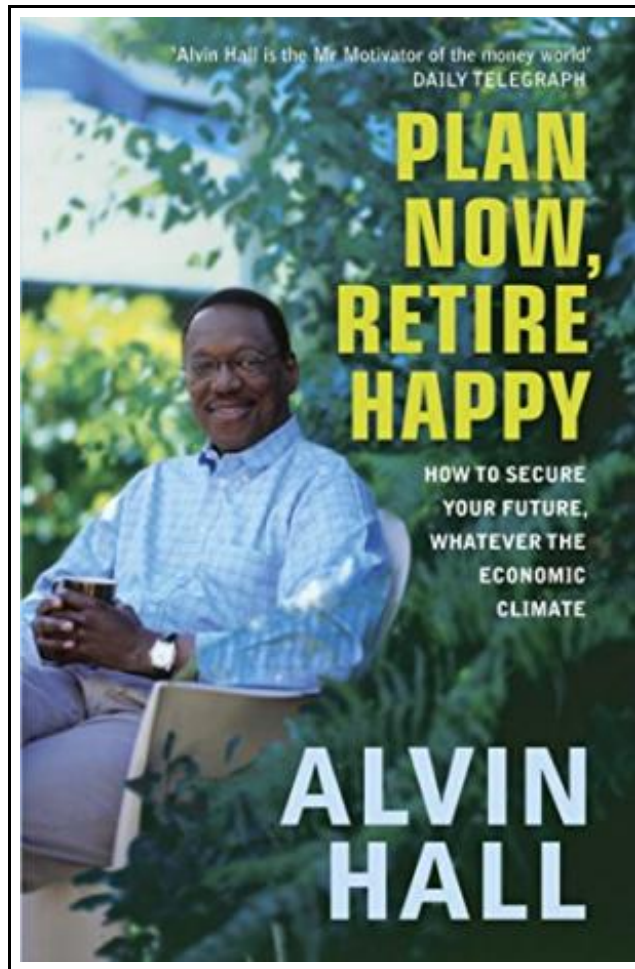


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PLAN NOW, RETIRE HAPPY: HOW TO SECURE YOUR FUTURE, WHATEVER THE ECONOMIC CLIMATE



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