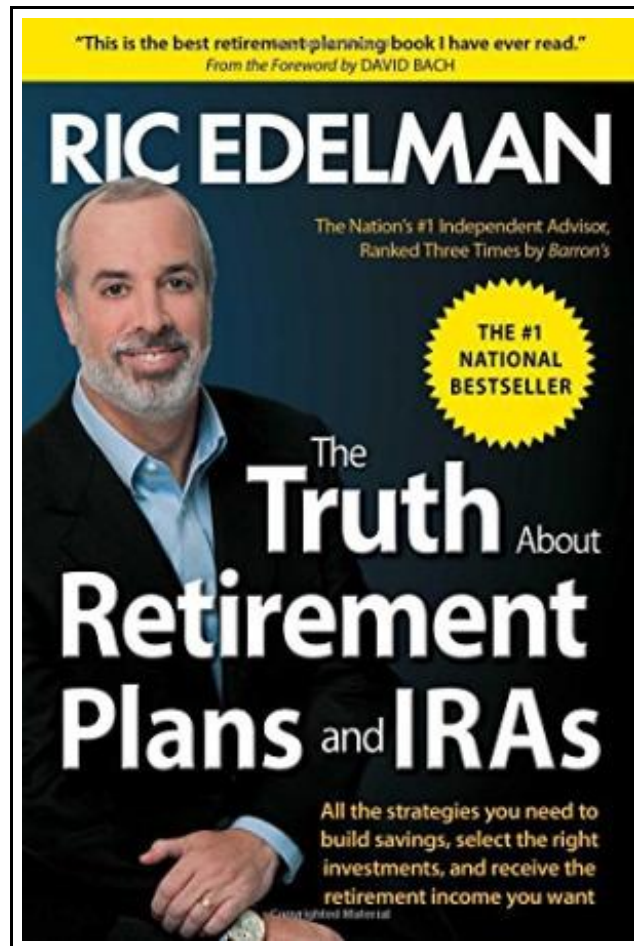


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THE TRUTH ABOUT RETIREMENT PLANS AND IRAS



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