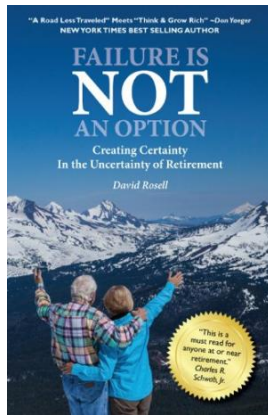


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FAILURE IS NOT AN OPTION: CREATING CERTAINTY IN THE UNCERTAINTY OF RETIREMENT



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