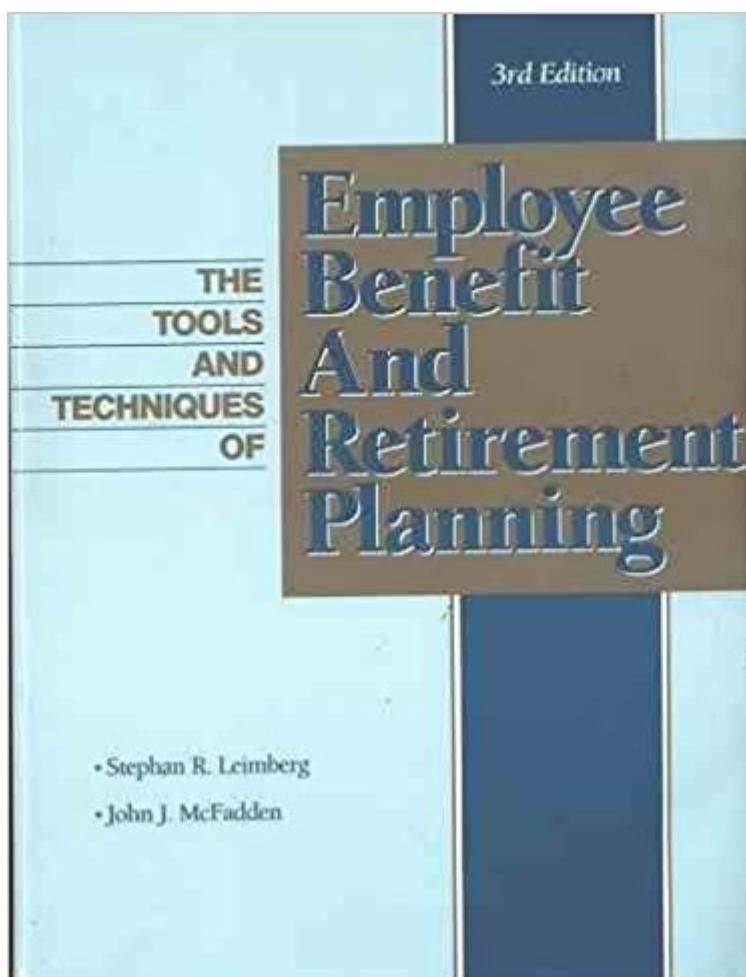


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# The Tools And Techniques Of Employee Benefit And Retirement Planning



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