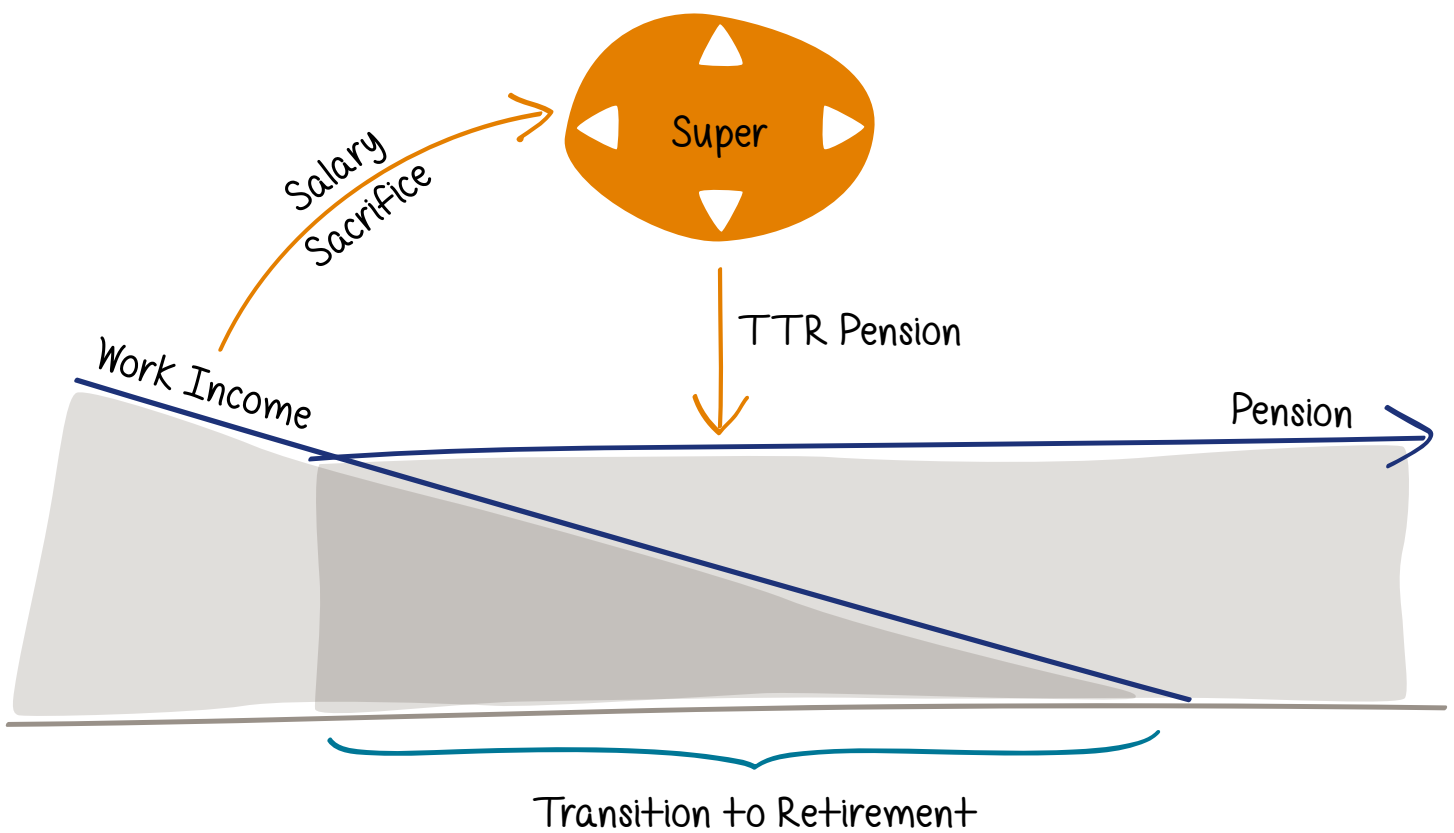


Transitioning to retirement

Transitioning to Retirement — working less



Important information

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