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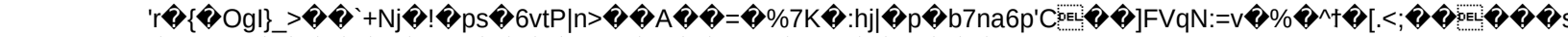

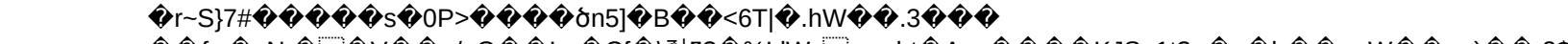

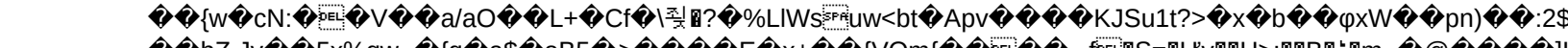

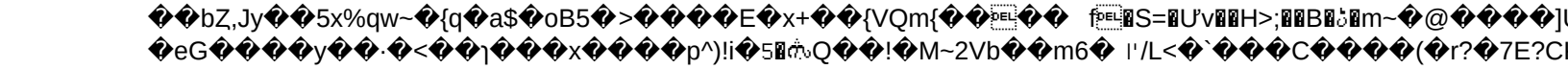

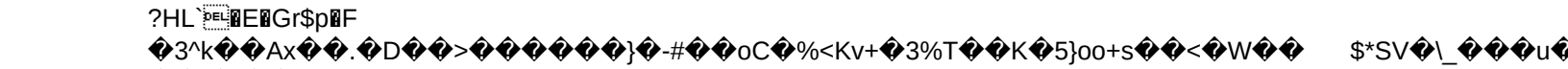

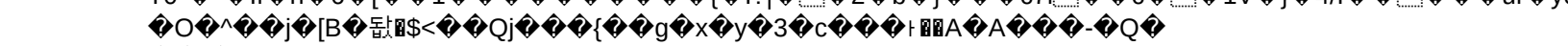

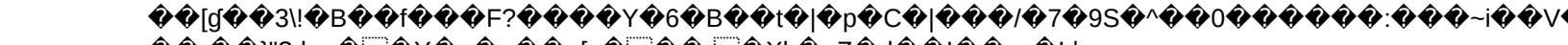

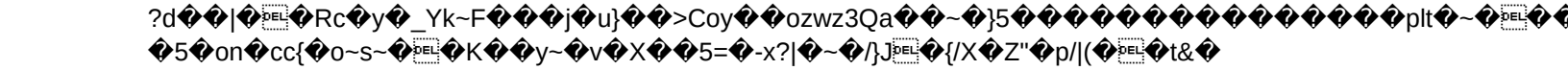

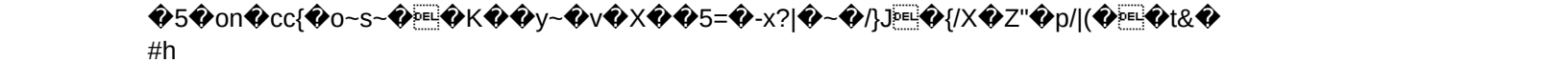

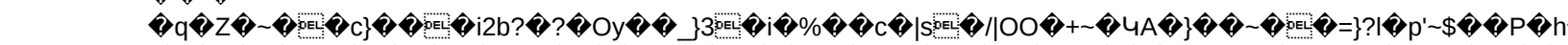

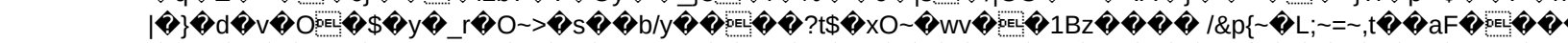

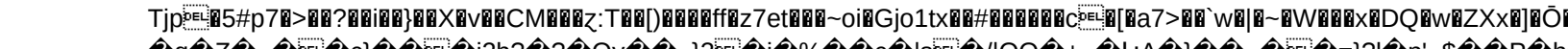

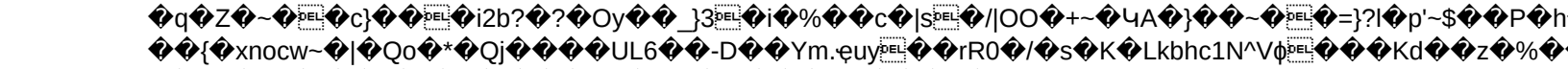

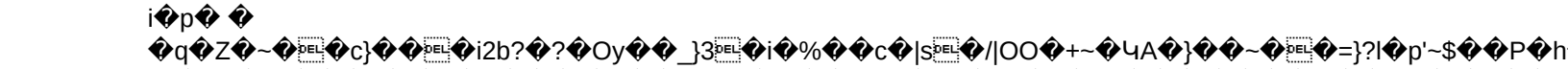

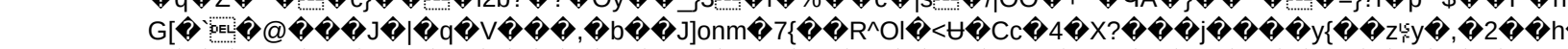

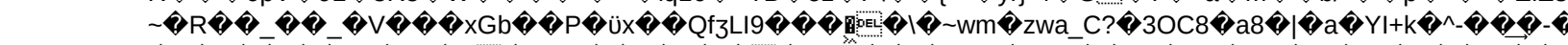

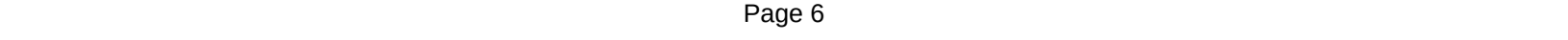

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z⬢Z{⬢⬢⬢?x*z⬢⬢⬢C⬢⬢o⬢⬢⬢⬢R1{⬢)⬢aC}wO~⬢x6⬢_⬢⬢⬢⬢x⬢⬢V⬢R⬢t?xw7⬢x⬢⬢X?⬢w⬢l⬢a⬢^⬢
⬢⬢o⬢R⬢⬢⬢_⬢q⬢ ⬢,⬢⬢⬢-*⬢⬢?⬢⬢G⬢m⬢Ol⬢⬢BfR⬢⬢⬢Z⬢E⬢v⬢xwQ⬢i⬢v⬢#⬢1⬢⬢⬢/1⬢3⬢~e⬢
⬢j⬢⬢⬢⬢⬢iⱨW⬢⬢?egl⬢⬢j⬢⬢!⬢j⬢⬢⬢G⬢2⬢⬢)⬢_R0⬢>⬢x⬢K~⬢⬢⬢~⬢⬢HZ⬢⬢)⬢glCb⬢/⬢⬢x6⬢>
⬢`⬢⬢⬢⬢t⬢⬢⬢⬢iK%⬢Ou⬢'lmd⬢0⬢⬢jZRS⬢|z⬢t-⬢⬢P?Y[z⬢_n⬢/v⬢⬢⬢P?Y[z⬢P⬢ly⬢%⬢npn⬢"⬢1⬢}]
⬢⬢oY⬢⬢⬢4>$⬢}
⬢4x⬢⬢'Iq⬢⬢
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&j^⬢U⬢~⬢{⬢j⬢⬢u⬢X⬢⬢<⬢)⬢⬢⬢E⬢Rm⬢⬢R⬢⬢⬢"⬢z
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l⬢~?.⬢t}-⬢⬢n⬢9⬢<3]Z⬢⬢⬢q⬢z⬢%$⬢⬢vK⬢6⬢{⬢o⬢g⬢⬢{⬢⬢⬢ K⬢'|y⬢KU⬢6⬢⬢⬢!⬢?K⬢z⬢z⬢'xh
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⬢5⬢U⬢~⬢^⬢⬢⬢i⬢~d⬢{⬢⬢⬢⬢rm}⬢⬢⬢⬢{;⬢`\ ⬢⬢>⬢H⬢⬢⬢y⬢}⬢kZ>⬢x`⬢⬢-xBC⬢;⬢m;⬢⬢⬢5_⬢H⬢⬢⬢VW⬢⬢⬢9?X,⬢
V⬢}<OA⬢⬢@?Z⬢w}⬢7v⬢⬢⬢=⬢(1}⬢⬢^⬢H⬢E:⬢7~^⬢⬢*T⬢5⬢x⬢`⬢N_⬢}⬢k⬢y⬢⬢Vn⬢=,l⬢⬢⬢&~H?
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⬢9B⬢X)?⬢~⬢~?!a⬢⬢⬢(⬢l⬢⬢⬢W⬢v⬢U)⬢
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⬢]Wz⬢⬢}
⬢{⬢⬢⬢Rf6⬢CV7VrwZ>⬢x7q⬢m:|⬢5⬢"h⬢⬢⬢⬢ru⬢⬢⬢V+G{:}G⬢!u⬢⬢Lf|⬢)⬢⬢% :⬢ ⬢-⬢Ke⬢⬢⬢⬢⬢{⬢
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⬢~E~NOR/{⬢⬢;⬢⬢⬢n⬢9⬢v⬢]⬢]<⬢{⬢X%⬢⬢;⬢⬢V'{⬢Y⬢n⬢1⬢f⬢nm}⬢⬢L⬢⬢⬢pz⬢~d⬢?X⬢⬢f⬢knm}⬢⬢g
K~⬢⬢m}⬢⬢⬢)⬢8⬢d⬢3!Y⬢&⬢-⬢RS⬢}⬢⬢*⬢D⬢⬢⬢⬢⬢%⬢⬢4[⬢⬢]⬢⬢⬢z⬢d⬢⬢_⬢~⬢Y⬢j⬢⬢O[⬢⬢⬢

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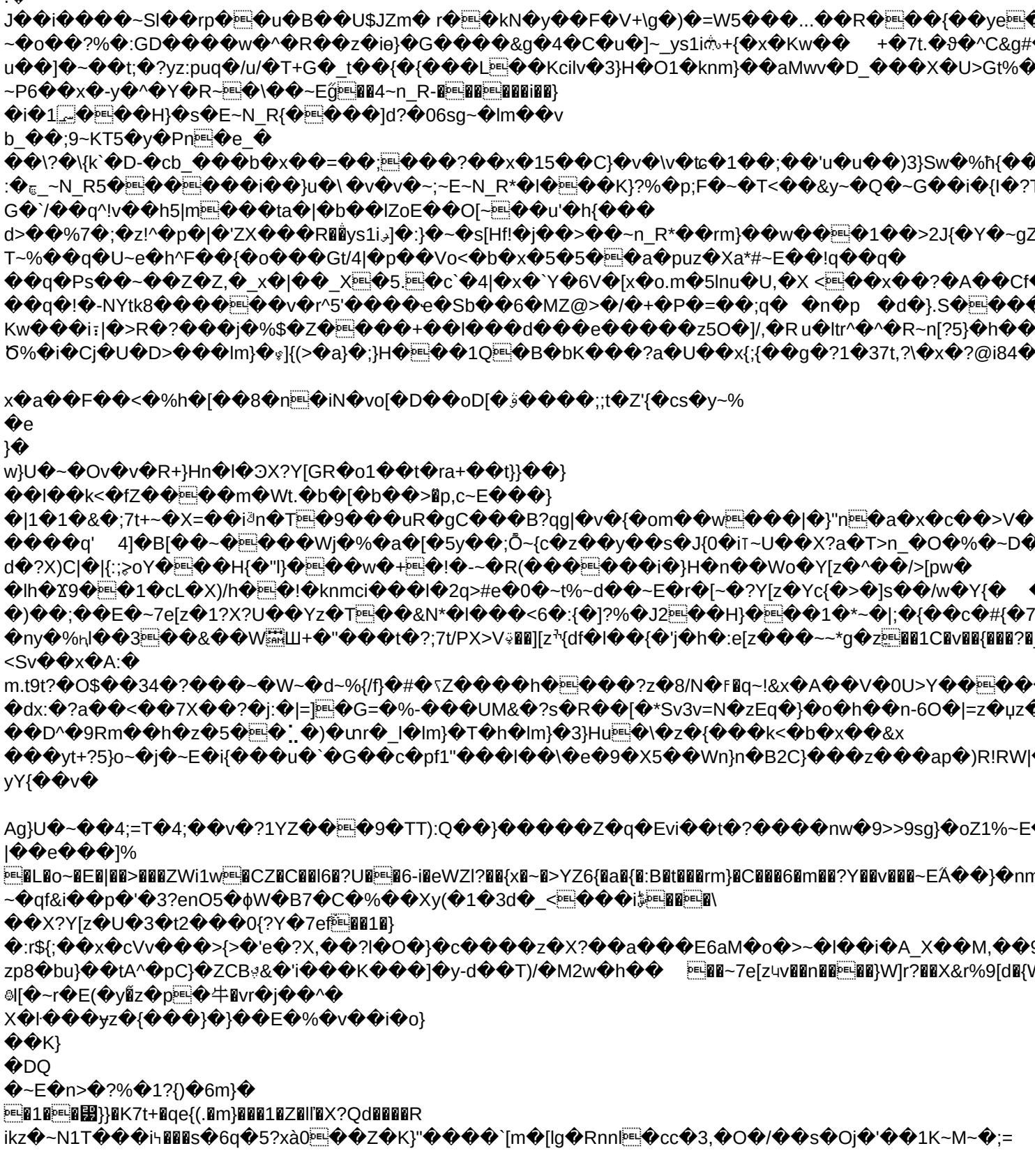
. 

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PRP=S ����=OBJCHI=OBJ=T0����PRP=IThrift plans, or �savings and thrift plans,� are similar to the 401(k), but
PRP=S ����=OBJCHI=OBJ=W0����PRP=�Unlike a 401(k), where your contributions come out of your pretax earn
PRP=S ����=OBJCHI=OBJ=Z0����PRP=�/Employers may or may not contribute to your thrift plan. If they do, they
PRP=S ����=OBJCHI=OBJ=]0����PRP=�Just like other defined-contribution plans, thrift plans can be invested in
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PRP=S ����=OBJCHI=OBJ=g0����PRP=�To get more extensive details, you can request a government Form 550
PRP=S ����=OBJCHI=OBJ=j0����PRP=>�Red flags� to watch for in your pension plan reports include:PRP=f
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53����=OBJCHI=OBJ=0CHI=OBJ=0����PRP= PRP=f�PRP=OPRP=R
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PRP=S ����=OBJCHI=OBJ=0����PRP=ESOPs are considered a risky approach to retirement funding becaus
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^rMay 2, 1997PRP=O����=OBJ=OBJCHI=OBJ=@CHI=OBJ=0CHI=OBJ=0����PRP= P
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PRP=S ����=OBJCHI=OBJ=0����PRP=3A discussion of Employer Pension and Profit-SharingPRP=f�PRP=O
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sX'@⬢⬢⬢⬢⬢⬢6⬢2W⬢^⬢: !! A%⬢⬢EW⬢d⬢{ B⬢,⬢⬢⬢ ʍ ⬢⬢ Z⬢⬢⬢⬢⬢⬢Vd"x⬢i(|⬢⬢/⬢⬢
p⬢ub⬢!⬢⬢
d3s2 0⬢⬢p)-⬢4;%⬢=A=A⬢X⬢cs00,-&PV 1:⬢!F⬢ ⬢"]⬢H⬢⬢⬢⬢"⬢⬢⬢⬢⬢⬢'⬢⬢⬢hT⬢Z⬢⬢@⬢⬢⬢?,⬢4Q⬢4
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0q j G
v)⬢@)⬢r⬢⬢⬢ rq ⬢5'⬢&⬢/⬢$⬢⬢0⬢ 8-⬢&⬢ ⬢%ō+?*6⬢'4!⬢⬢⬢C0⬢C0⬢C0b⌊⬢'dr ⬢⬢⬢-qy⬢?⬢8
r p!⬢!.{"1⬢!⬢!n"0⬢3U⬢wU0⬢⬢ᴰᴱᴸButton}⬢⬢⬢p⬢⬢⬢?⬢u⬢⬢⬢⬢⬢⬢⬢⬢⬢ F}⬢⬢⬢'G⬢⬢⬢U#⬢⬢⬢3U⬢
⬢⬢H;G⬢⬢R⬢S⬢⬢+⬢⬢SS5⬢⬢⬢G+⬢St⬢⬢H⬢+⬢J⬢f⬢⬢L⬢ᴖ⬢N⬢f⬢F⬢⬢⬢⬢ ⬢⬢⬢⬢⬢⬢⬢⬢⬢h⬢⬢⬢
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⬢s⬢⬢ ⬢⬢e⬢⬢⬢⬢⬢⬢⬢⬢⬢w⬢w⬢p⬢⬢⬢⬢⬢*<N`⬢r⬢wp⬢⬢⬢⬢ ⬢
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⬢2@*⬢⬢2⬢?P⬢⬢#U)⬢os
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) ⬢⬢d⬢⬢F=⬢E?*⬢⬢`/g~⬢9Kr⬢⬢/ @⬢⬢ K⬢!+⬢'⬢$⬢⬢p
⬢ g⬢ ⬢⬢⬢⬢⬢)p⬢!⬢C+⬢;⬢('⬢#⬢⬢⬢⬢⬢!⬢⬢⬢"<'⬢#⬢A@| ⬢)⬢⬢"d1⬢"M⬢bx3b⬢⬢⬢ a⬢
P`⬢Depth⬢⬢⬢"⬢⬢H⬢⬢⬢⬢"⬢⬢⬢⬢⬢⬢'⬢⬢⬢⬢⬢hT⬢⬢⬢@⬢⬢⬢<,*⬢⬢?,@,⬢m⬢m⬢[⬢P
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s ⬢r Z>/{Z/Z⬢/⬢⬢4'⬢⬢/P/⬢/<)⬢rVs ⬢<0@15ᴰᴱᴸ⬢⬢⬢S0]⬢S0\⬢⬢⬢ O.
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u⬢⬢⬢ ⬢⬢⬢⬢⬢⬢⬢⬢⬢⬢ς⬢w⬢w⬢⬢pwᴰᴱᴸ⬢⬢⬢/,⬢<6
P⬢N<⬢w⬢⬢z⬢⬢p⬢ᴰᴱᴸ⬢wp⬢⬢⬢w⬢⬢⬢⬢⬢⬢⬢⬢[⬢⬢Hand w⬢ith vari⬢able len⬢g⬢⬢sleeve⬢ for bar⬢ graphs
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8}?st*ywb?u`ud:]

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1 dpP3?*Z(lM7 t
Fp!#U"#"#)
 't"i= $'0U62?#"H"
hT@_Mb@?,
P=3P
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lUl%ar1@F b@7)dZ
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in

i 3 "i⌖p$⌖⌖'0⌖U⌖"⌖?+⌖3 Op5 ⌖+E<⌖;⌖/~⌖l]⌖"5 ⌖⌖⌖!
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⌖t`⌖ ⌖⌖⌖?⌖q⌖u⌖t⌖wb⌖A⌖@⌖,p⌖⌖⌖⌖
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⌖⌖>/d⌖ X⌖=Pb?O⌖1$⌖
⌖⌖⌖
BP⌖i
A!Dn'⌖2U⌖B⌖)0I⌖K⌖A>⌖F⌖⌖ ⌖0A9⌖0⌖!
>⌖⌖ #⌖H⌖⌖⌖⌖"⌖⌖⌖⌖⌖⌖⌖⌖⌖⌖⌖hTPZ⌖⌖@⌖⌖⌖?,⌖4⌖⌖4⌖4*⌖?P⌖
t`{ ⌖⌖⌖?⌖q⌖u⌖{twb⌖⌖⌖⌖⌖A@⌖*p]⌖
⌖⌖⌖⌖⌖@⌖"⌖⌖⌖⌖⌖⌖⌖u⌖`⌖⌖⌖⌖⌖⌖⌖⌖u`⌖⌖b⌖)⌖INN* N<Nk`⌖k*Q⌖*.&⌖⌖t⌖b⌖⌖7@-⌖$⌖⌖.⌖
⌖⌖*u0 ⌖⌖* 0/=r⌖⌖Q(-⌖DT⌖!⌖?⌖b⌖@⌖A#A#⌖⌖`@⌖⌖:⌖⌖Dl⌖U⌖hn⌖a
⌖⌖⌖*⌖(⌖⌖
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⌖D?⌖/h?⌖rV⌖ ⌖⌖0⌖1`⌦⌖ ⌖⌖⌖0⌖⌖0x⌖*}⌖Jf⌖⌖ <⌖⌖!]⌖⌖⌖W(\⌖E0 ⌖⌖⌖b⌖b⌖⌖=@b
⌖a⌖2d⌖ X⌖=Pb⌖6⌖_O⌖1$
⌖⌖⌖N-BPi-A!D⌖n'2U⌖B⌖LE0⌖⌖I⌖A⌖<⌖Fa⌖-B9⌖⌖⌖
⌖⌖ #⌖H⌖⌖⌖⌖"⌖⌖⌖⌖⌖⌖⌖⌖⌖⌖⌖hTlZ⌖⌖@⌖⌖⌖?,⌖4⌖⌖4⌖4*⌖?P⌖
to` ?⌖q⌖u⌖"⌖⌖⌖⌖⌖⌖⌦p⌖⌖⌖A@⌖⌖tw⌖⌖⌖⌖⌖u`z⌦⌖⌖⌖⌖⌖⌖⌖⌖u⌖⌖~b⌖b/66*<NN$<`⌖k⌖⌖⌖*⌖
⌖⌖B⌖⌖⌖⌖⌖ /%r⌖⌖Q(-DT⌖!⌖?⌖b@6z)#)#⌖`@⌖D⌖⌖n⌖⌖⌖⌖⌖6⌖⌖,▿"⌖ \l⌖U"n]⌖a⌖e q%"⌖ z')⌖(⌖⌖
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I}⌖2d⌖ X⌖=Pb⌖⌦O⌖1⌖⌖
⌖⌖⌖MBP⌖iMAKl'⌖2U⌖B⌖e0⌖⌖⌖#⌖FS!⌖MB1⌖⌖⌖
⌖⌖ #⌖H⌖⌖⌖⌖"⌖⌖⌖⌖⌖⌖]⌖⌖h⌖TP@⌖⌖⌖m?,⌖,@,⌖⌖43?P
⌖t`⌖ -⌖qt⌖wu⌖
⌖⌖u`⌖A@⌖⌖⌖u`⌖⌖⌖⌖⌖{u⌖b⌖⌖b⌖?0B⌖⌖⌖⌖⌖⌖@{l⌖UL]^b
⌖⌖+*⌖⌖⌖⌖⌖⌖⌖>
⌖⌖⌖>⌖⌖⌖⌖/⌖@/⌖⌖d/⌖#⌖⌖⌖⌖⌖ ⌖⌖ P⌖⌖⌖q0⌖i⌖ |&j'2U⌖"⌖ _⌖Z⌖⌖$⌖?⌖&=⌖q5}⌖⌖⌖;⌖⌖⌖|
⌖⌖⌖⌖⌖⌖⌖⌖⌖
F⌖⌖⌖⌖⌖⌖⌖⌖#Z⌖d⌖%⌖⌖C'%⌖⌖⌖C⌖⌖+⌖CF⌖⌖⌖G+,⌖⌖⌖⌖⌖H+ v⌖⌖8⌖⌖⌖⌖⌖⌖⌖p⌖hf⌖F⌖⌖⌖
⌖?<⌖⌖I⌖⌖⌖?NX⌖⌖fx⌖⌖⌖⌖**⌖⌖⌖
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u⌖⌖⌖ ⌖⌖⌖⌖⌖⌖⌖⌖⌖⌖ς⌖w⌖w_⌖⌖w⌖!'⌖wp⌖⌖/⌖⌖⌖7I[m⌦t⌖⌖w⌖⌖⌖⌖⌖⌖⌖⌖3⌖⌖Drag &⌖ drop to
+⌖q⌖5~u
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;⬢3⬢N⬢8G@⬢⬢⬢⬢S⬢⬢H⬢+⬢⬢⬢S2⬢⬢⬢+;⬢O⬢⬢⬢6⬢F⬢⬢⬢⬢ ⬢⬢⬢⬢⬢⬢⬢⬢⬢⬢h⬢⬢⬢T⬢⬢⬢A⬢⬢
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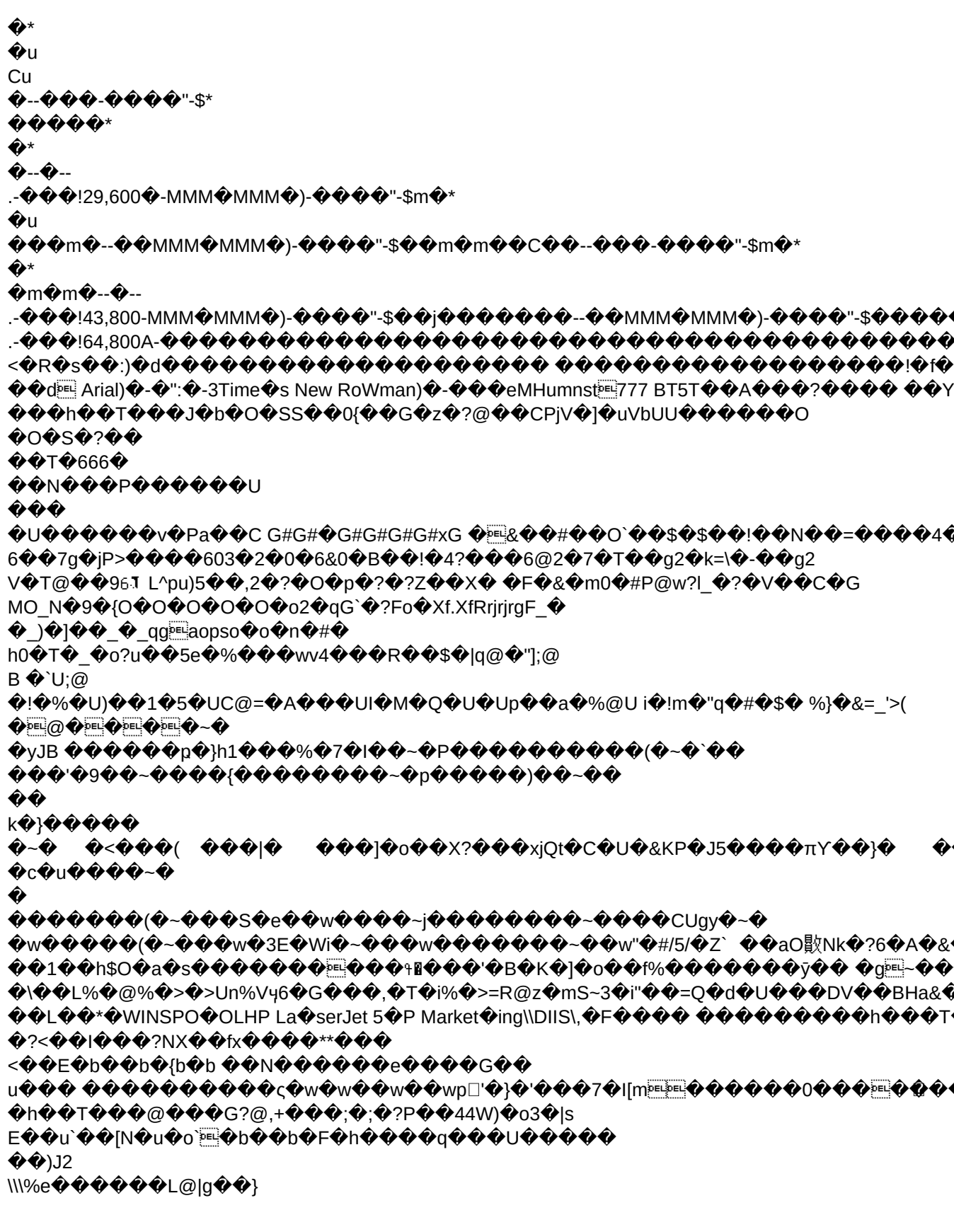

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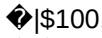
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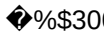
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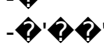
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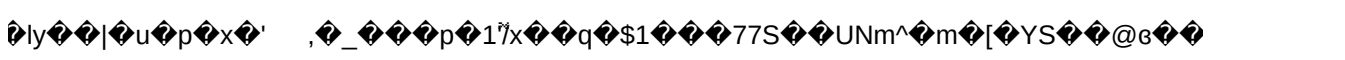

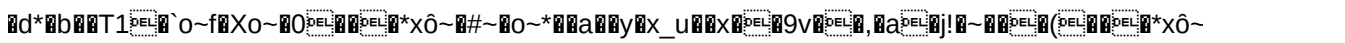

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and make jobs more attractive to prospective candidates.^s{388}^n{Times New Roman}^a{0,0,0}^rPR
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been gaining popularity.^s{388}^n{Times New Roman}^a{0,0,0}^rPRP=OPRP= PRP= PRP=Xd48
does not contribute. =OBJ PRP= fA defined-benefit plan is a pension that provides
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employer until you retire. Because of this feature, defined-benefit programs are designed for employ

been invested. It may have grown spectacularly or it may have just barely kept up with inflation.PR
These plans are like a savings account you have with your employer. While some plans are funded

stock ownership plans (ESOPs), thrift plans, and money-purchase pension plans.PRP=f PRP=O

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money has been invested. It may have grown spectacularly or it may have just barely kept up with

ered by an estimated 95 percent of major employers. What s more, about two-thirds of all employees
estimated 95 percent of major employers. What s more, about two-thirds of all employees participat
t s more, about two-thirds of all employees participate in the plans.^s{388}^n{Times New Roman}^a

ntributing; 50 percent is common.PRP=f PRP=O =OBJ PRP= These plans are ve

offered by an estimated 95 percent of major employers. What s more, about two-thirds of all employ

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ıizations, as well as hospitals, churches, colleges, public schools, and social welfare agencies.^s{388}
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For 403(b) participants, if you leave your job after the age of 55.^s{388}^n{Times New Roman}^a{0,0,(

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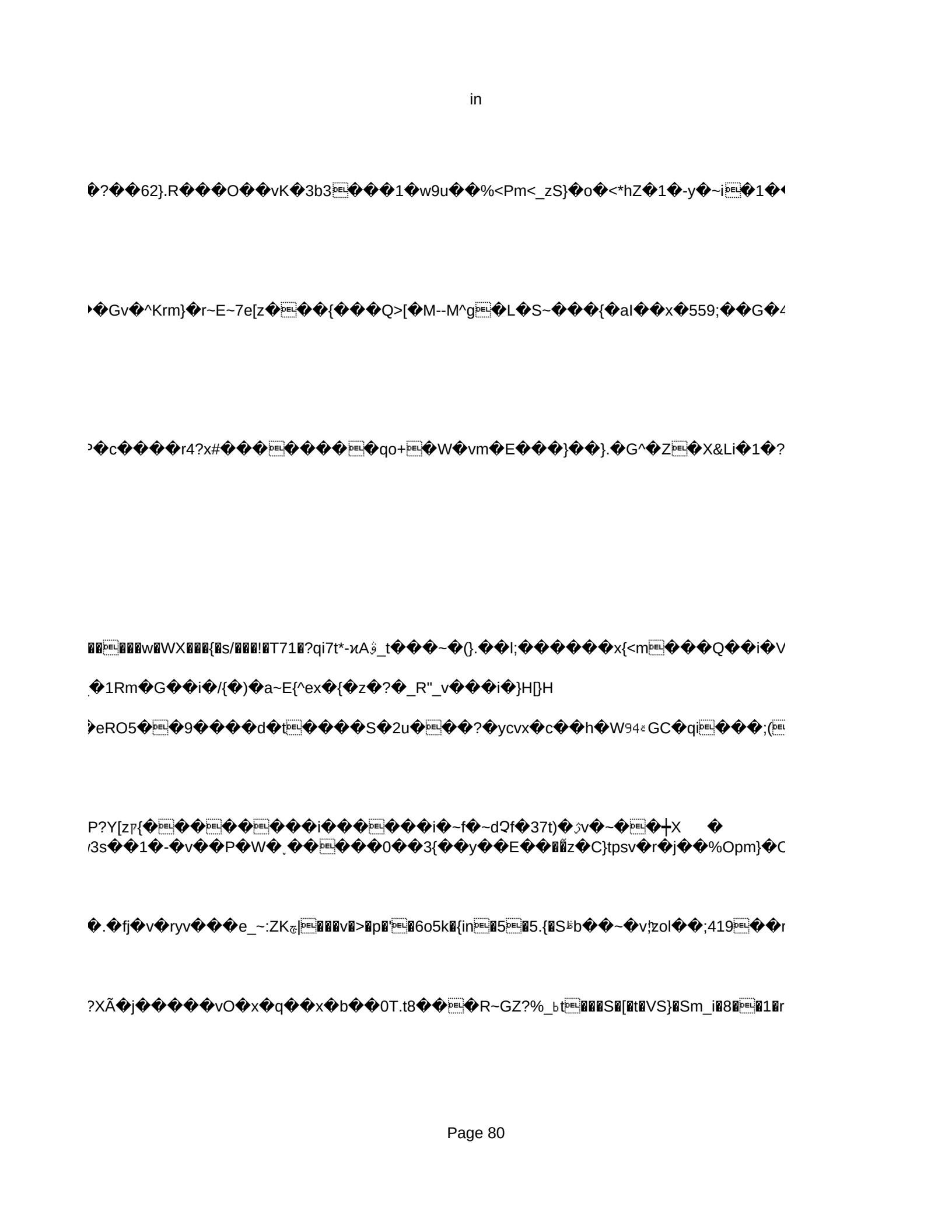

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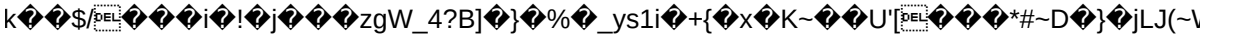

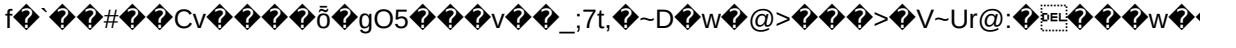

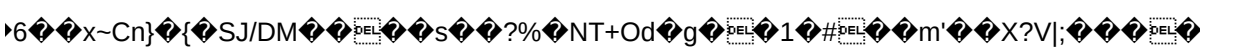

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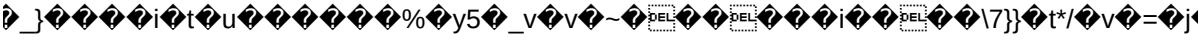

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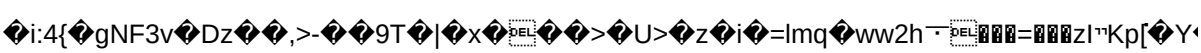

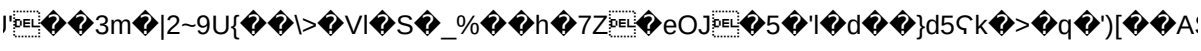

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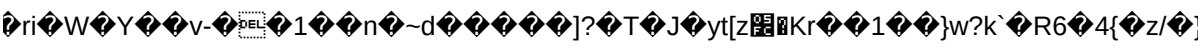

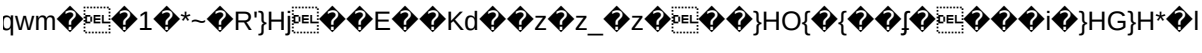

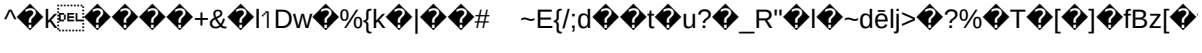

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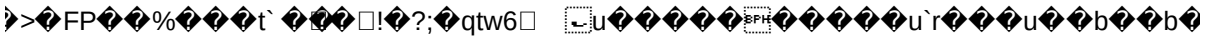

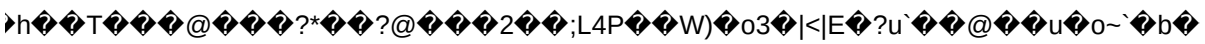

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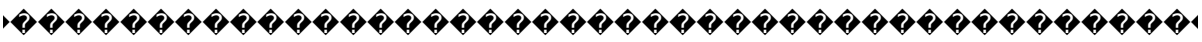

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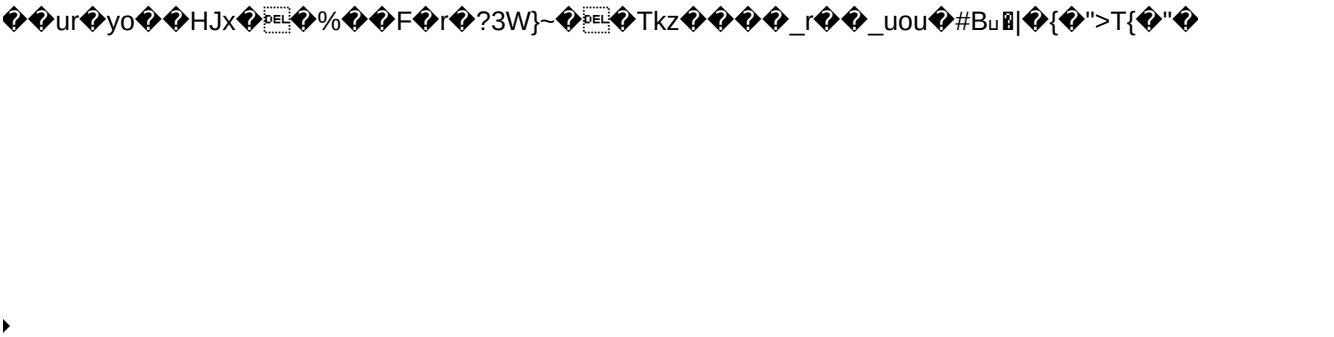

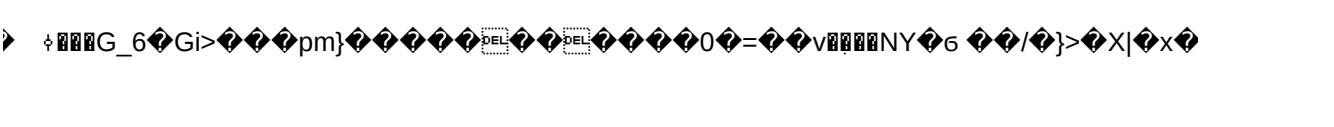

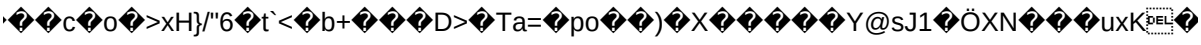

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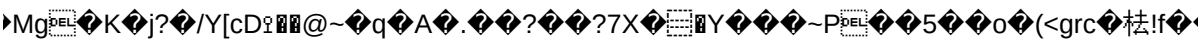

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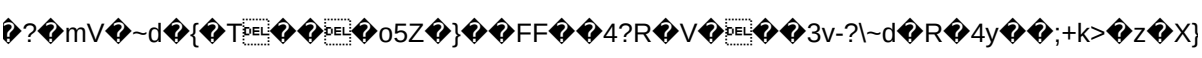

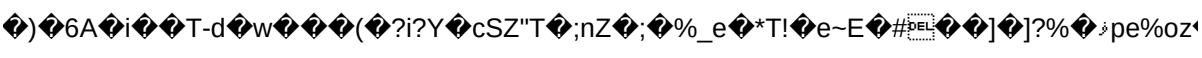

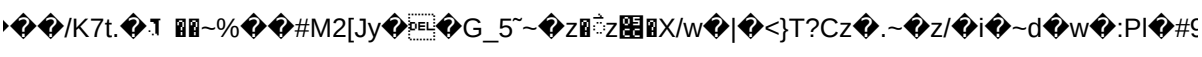

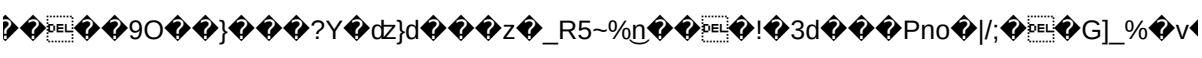

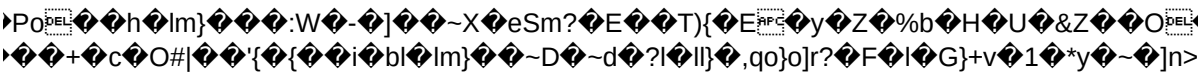

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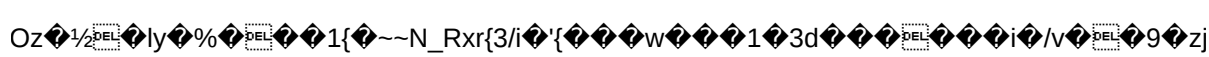
Oz 

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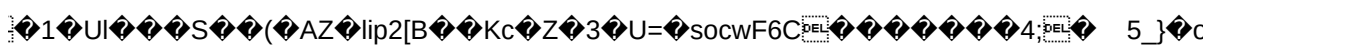

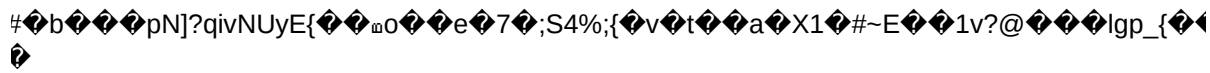

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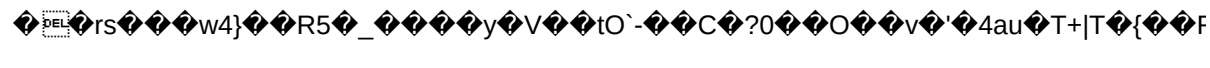

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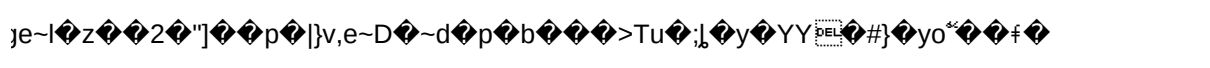

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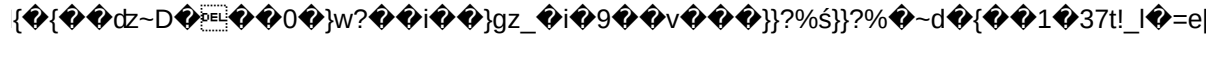

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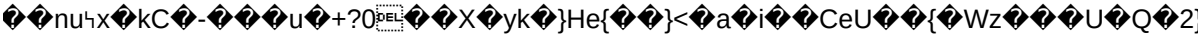

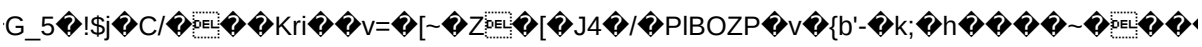

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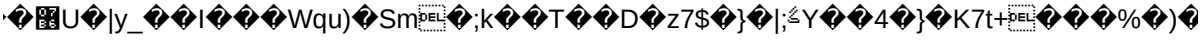

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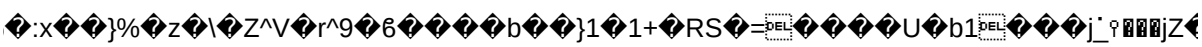

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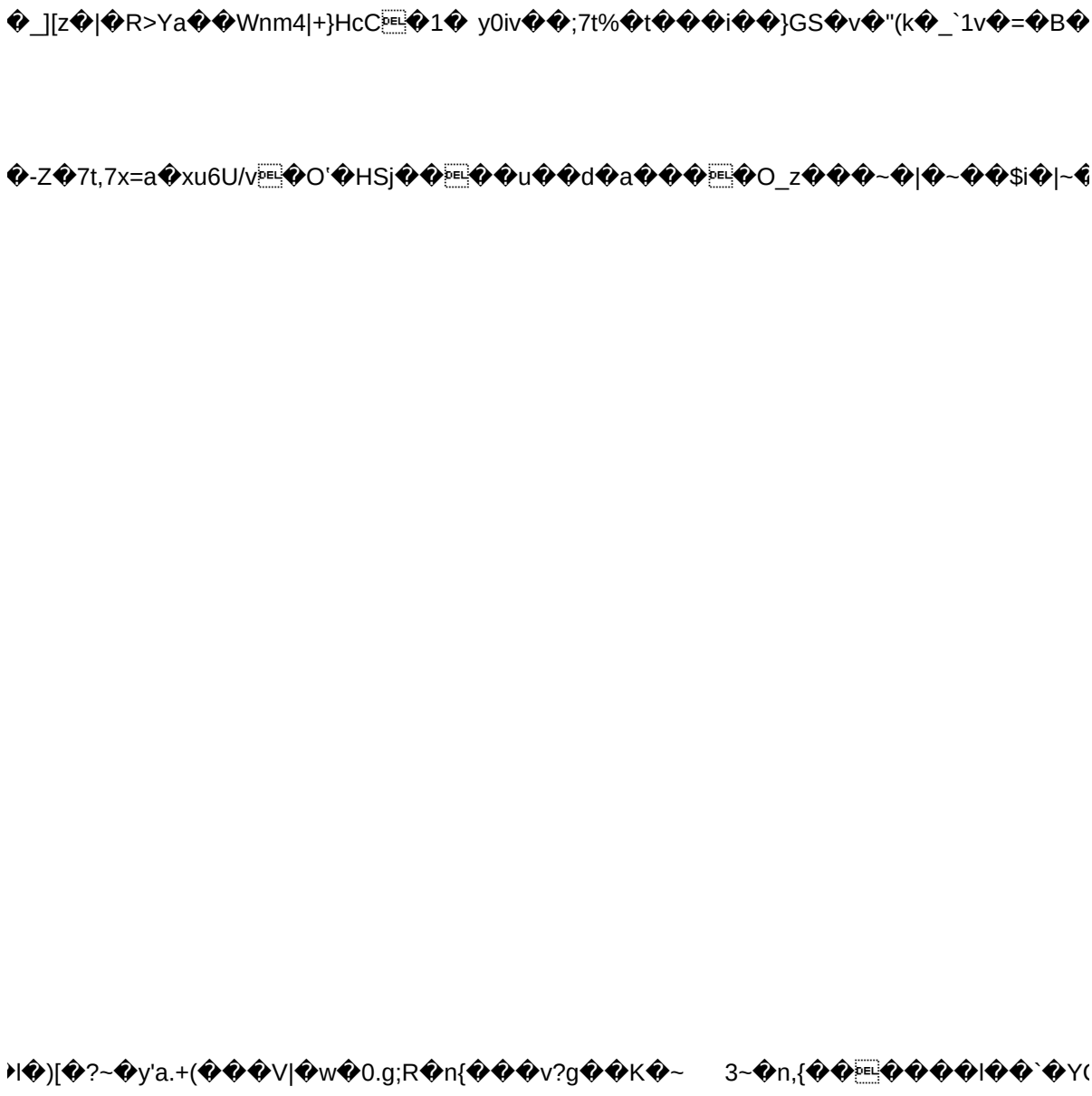

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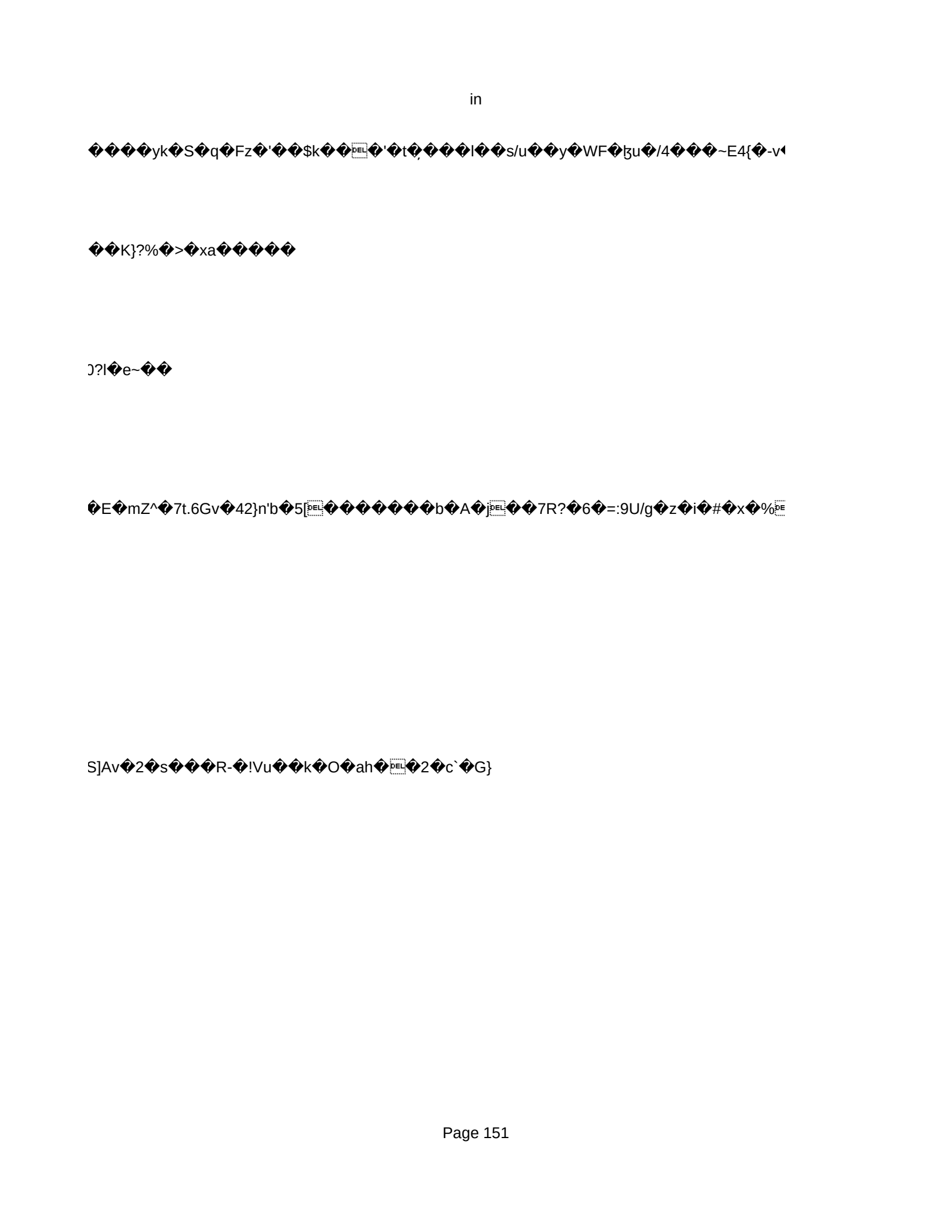

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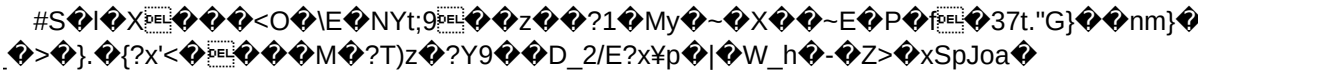
#S 

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employee s account and can t be withdrawn until retirement (there are a few exceptions).^s{388}^
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e until the individual leaves the company or retires. An employer may either give employees stock as a

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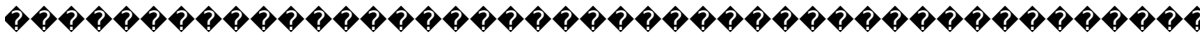

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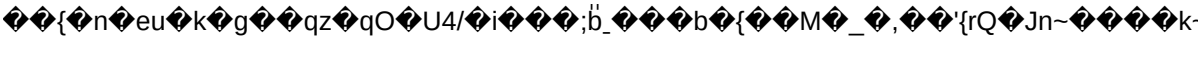

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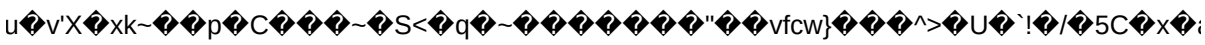
u  v'X xk~ p C ~ S< q ~ " vfcw} ^> U `! / 5C x

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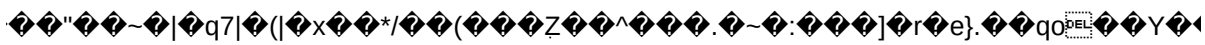

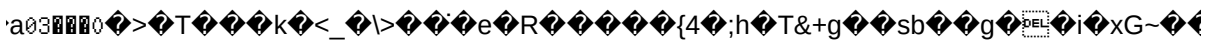

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/ to set aside money for your retirement. While employers are not required to offer pension and profit-

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very popular these days, and most employees who have them have other forms of retirement plans as

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ou retire, the size of your account depends on how much money has been deposited, and how well th

. While some plans are funded only by an employee or only by the employer, contributions are often r

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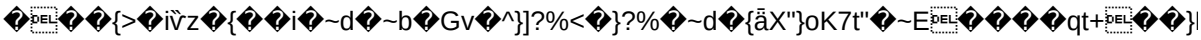

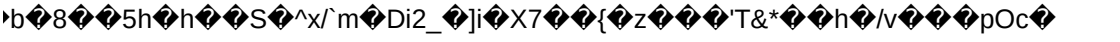

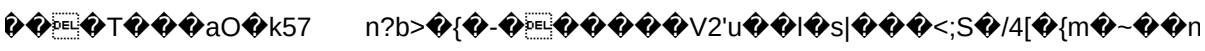

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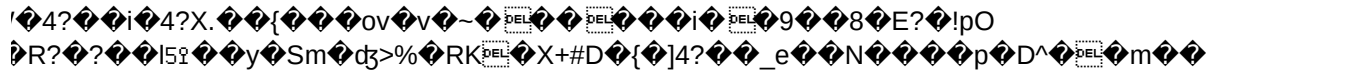

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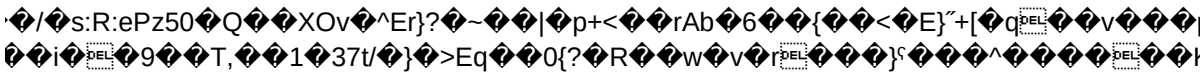

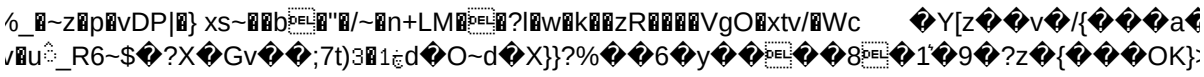

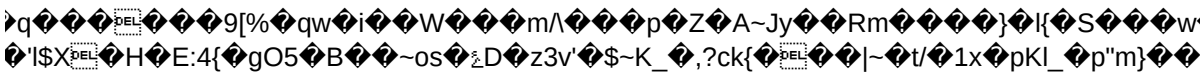

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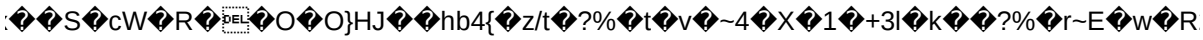

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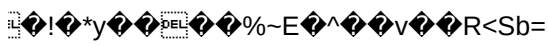

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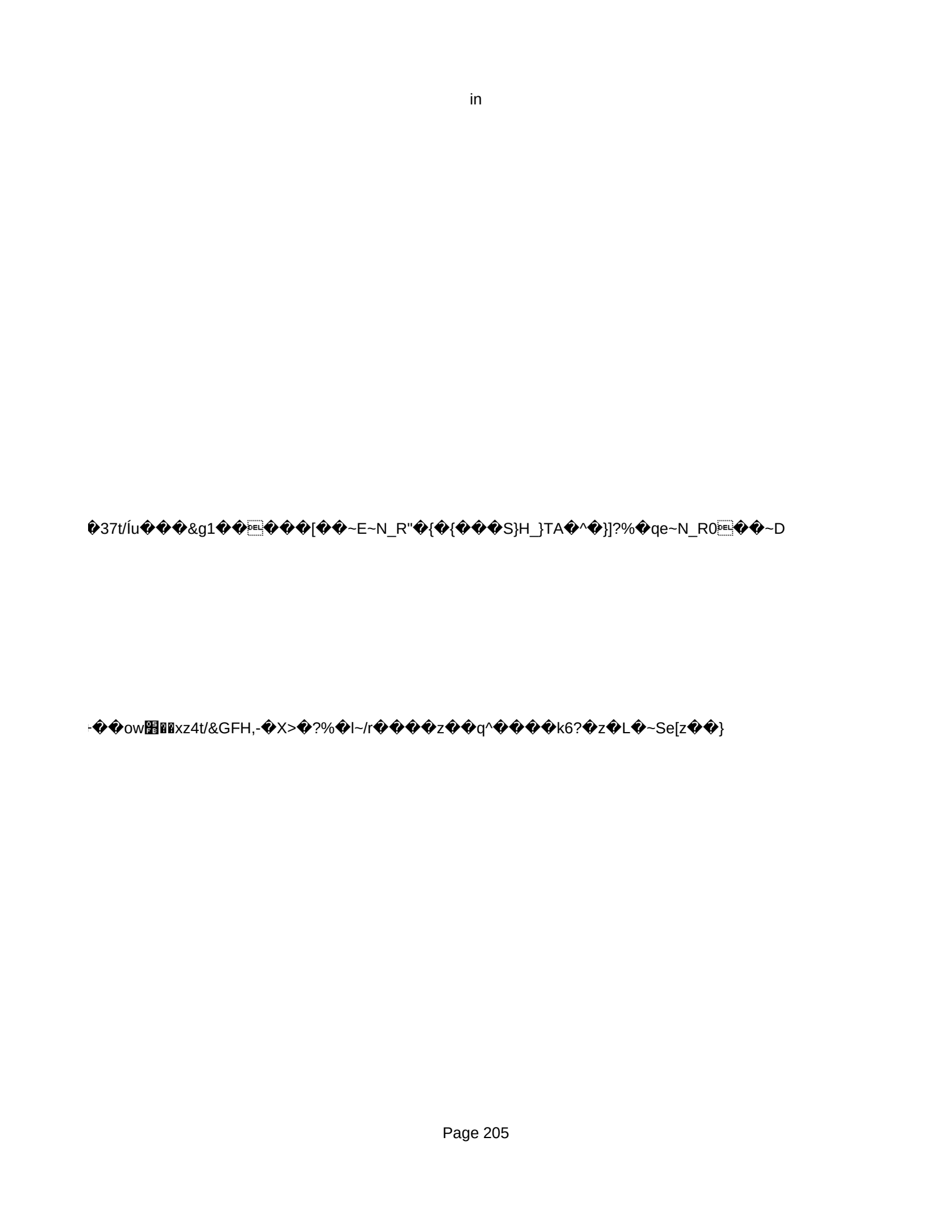

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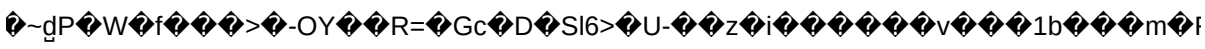

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a form of a bonus, make contributions as part of an ongoing program, or sell employees shares of sto

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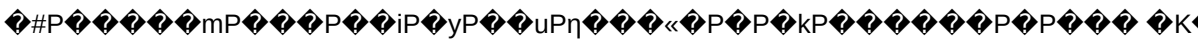

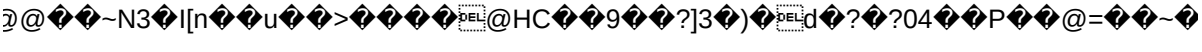

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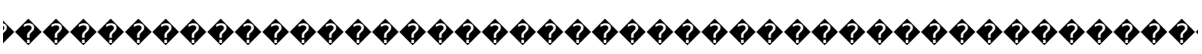

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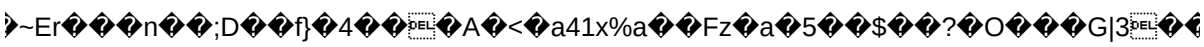

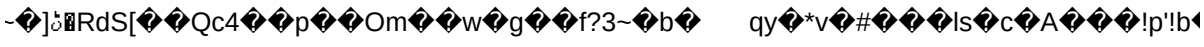

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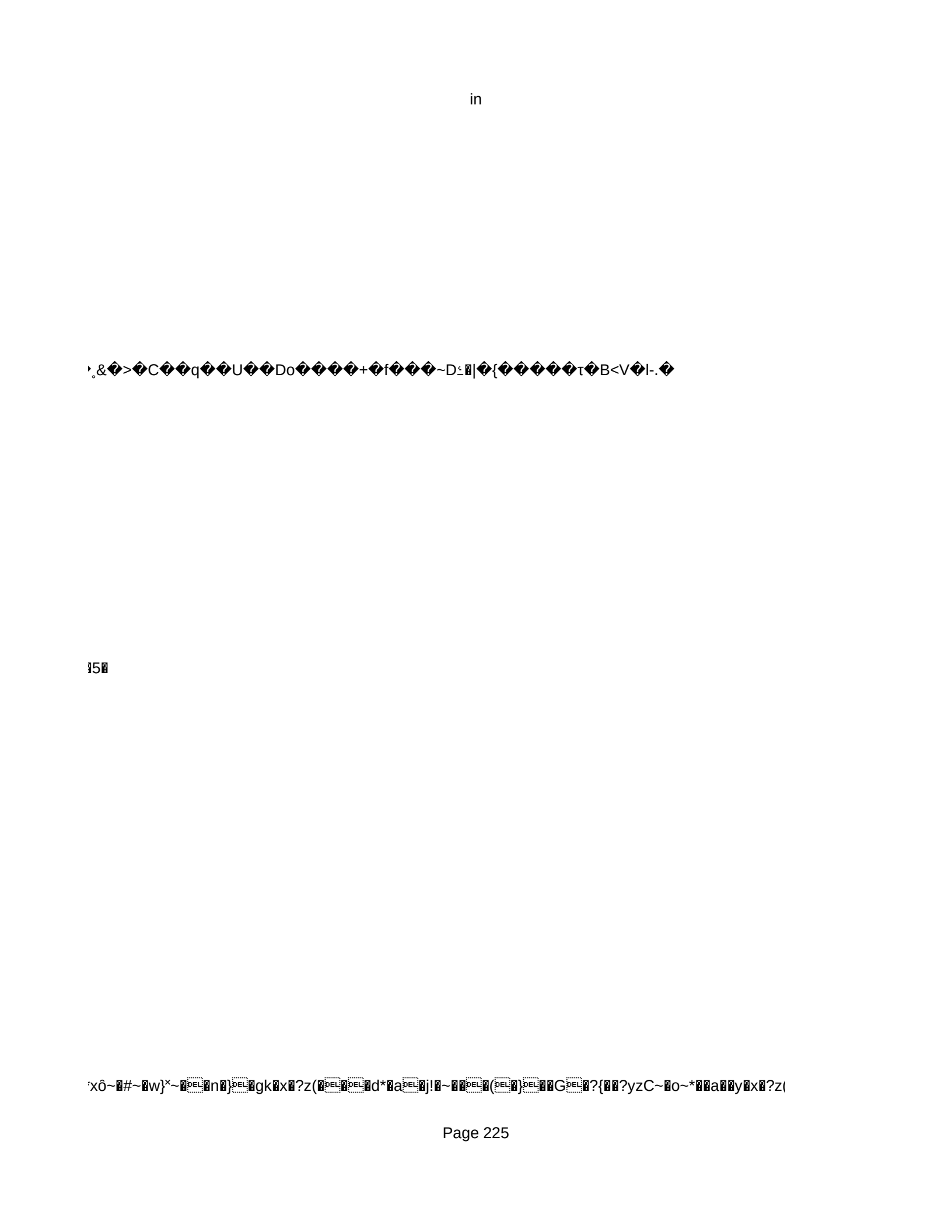

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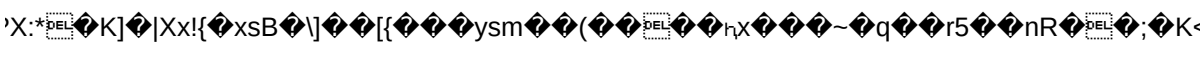

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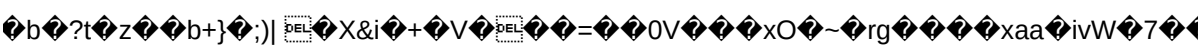

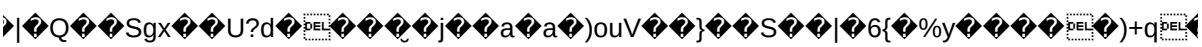

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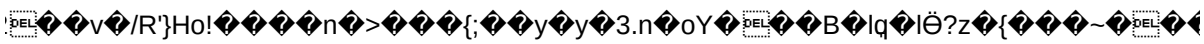

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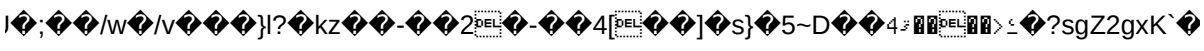
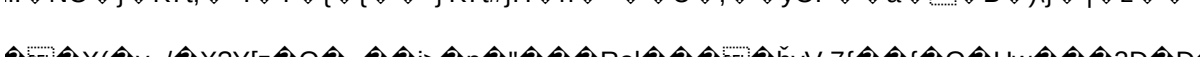
ı 

ıl: 

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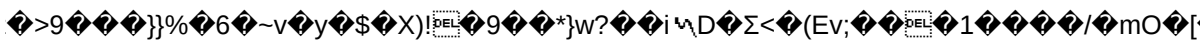

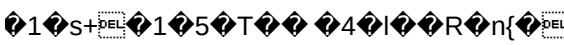

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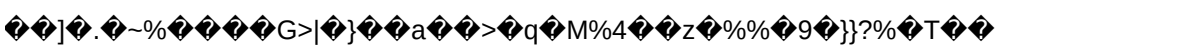

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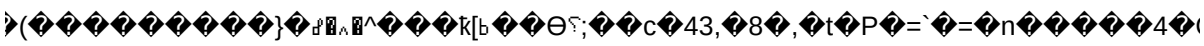

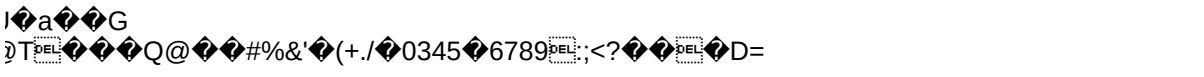

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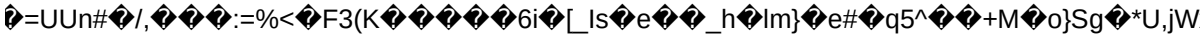

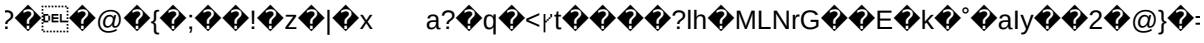

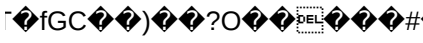

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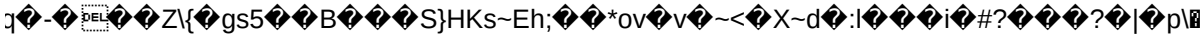

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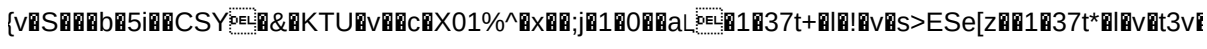

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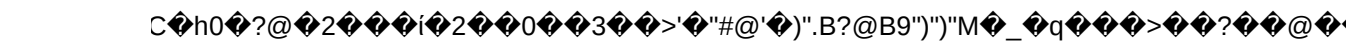
C  h0?@2í203>'"#@')".B?@B9")")"M_q>
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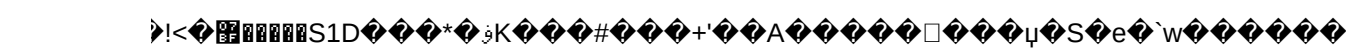 !< S1D * K # +' A □ µ S e `w

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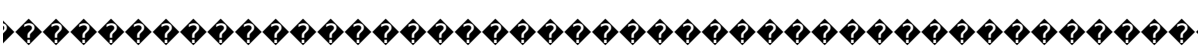

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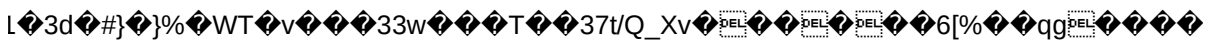
L  3d#}}%WTv33wT37t/Q_Xv6[%qg

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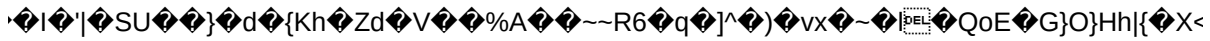
'  I'|SU}d{KhZdV%A~~R6q]^)vx~lQoEG}O}Hh|{X<

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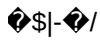

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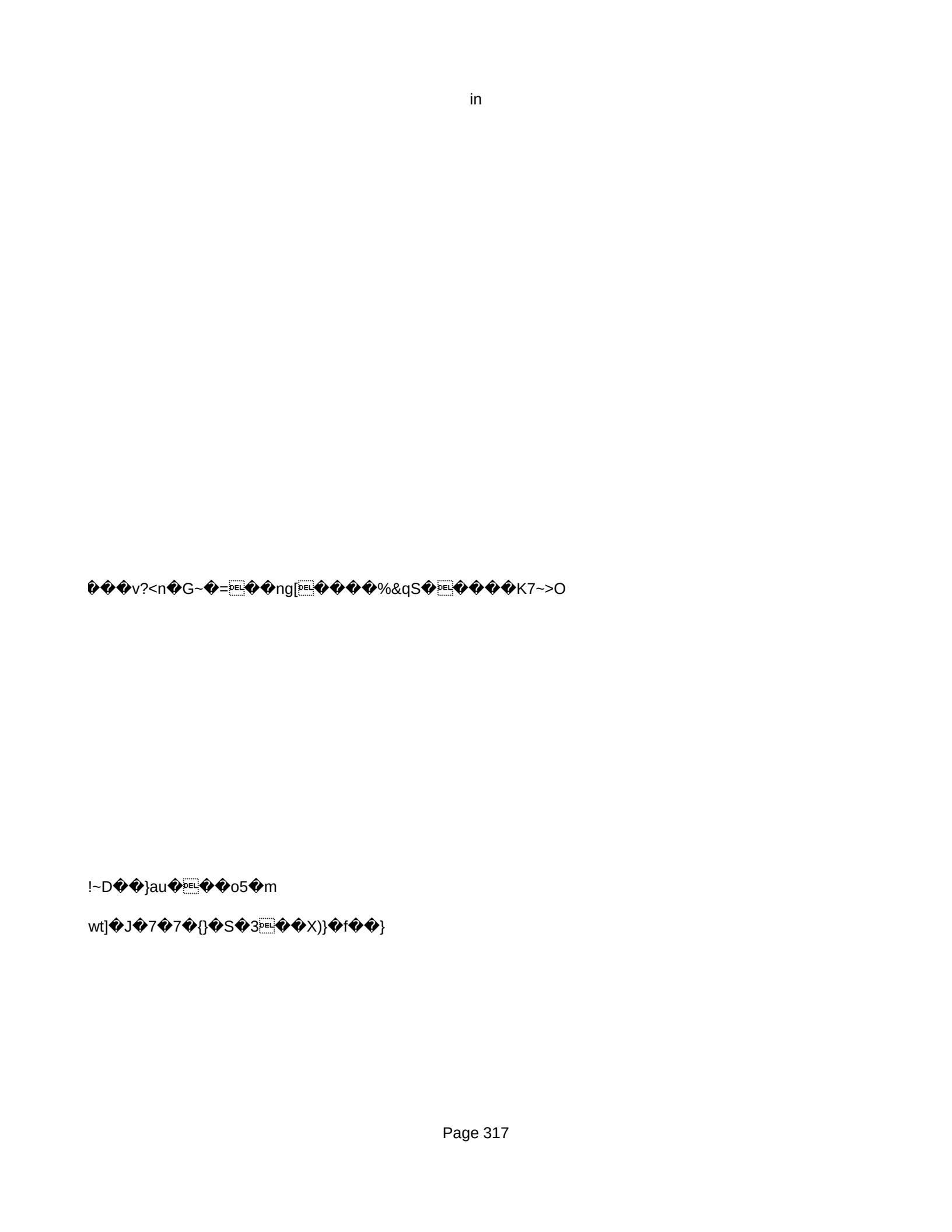

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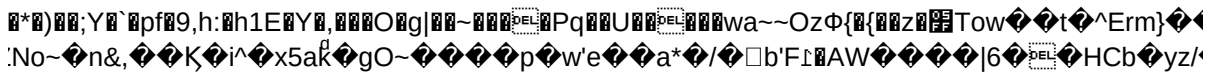

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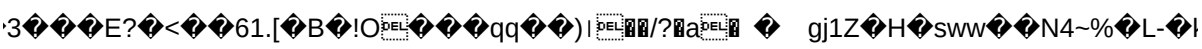

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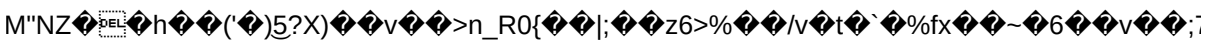

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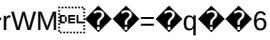

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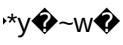

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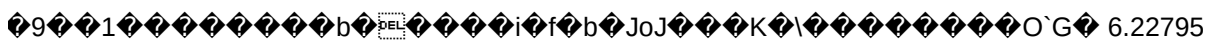

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