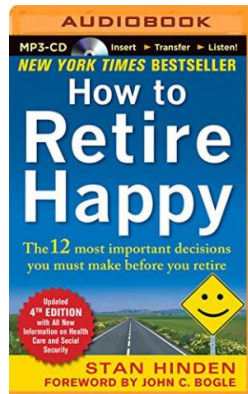


## How to Retire Happy: The 12 Most Important Decisions You Must Make Before You Retire



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