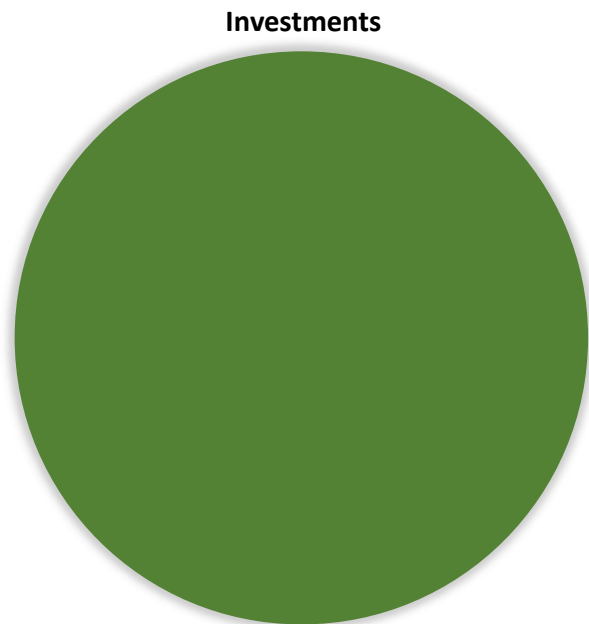


What People Think A Financial Plan Is



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What It Really Is

