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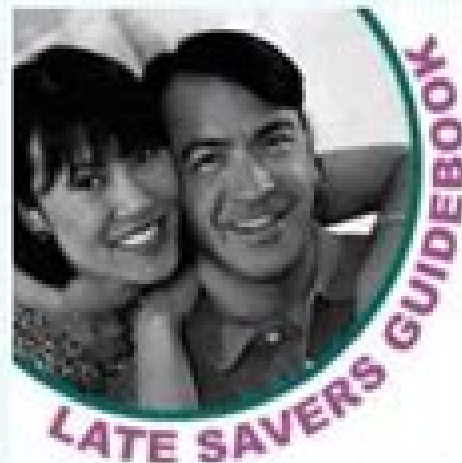
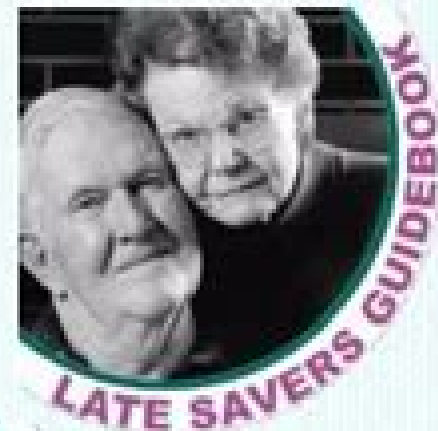
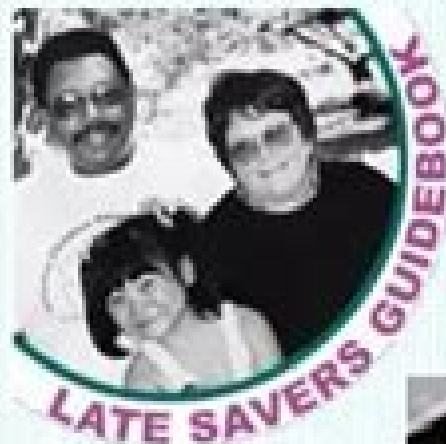
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Catch Up Strategies For Late Savers



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