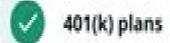
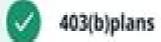
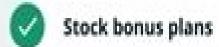
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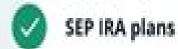




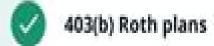
- Money purchase pension plans
- Cash balance pension plans
- Profit-sharing plans















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R Bogdan

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