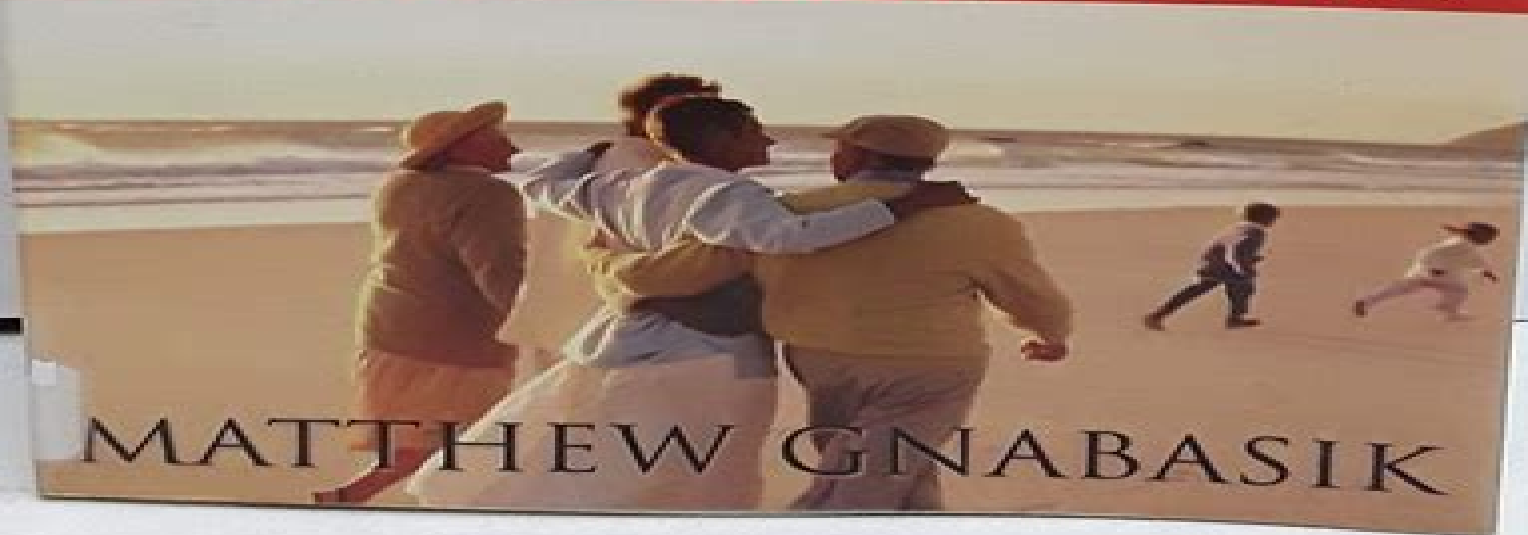


SMART CHOICES

SELECTING AND
ADMINISTERING
A SAFE 401(k) PLAN



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