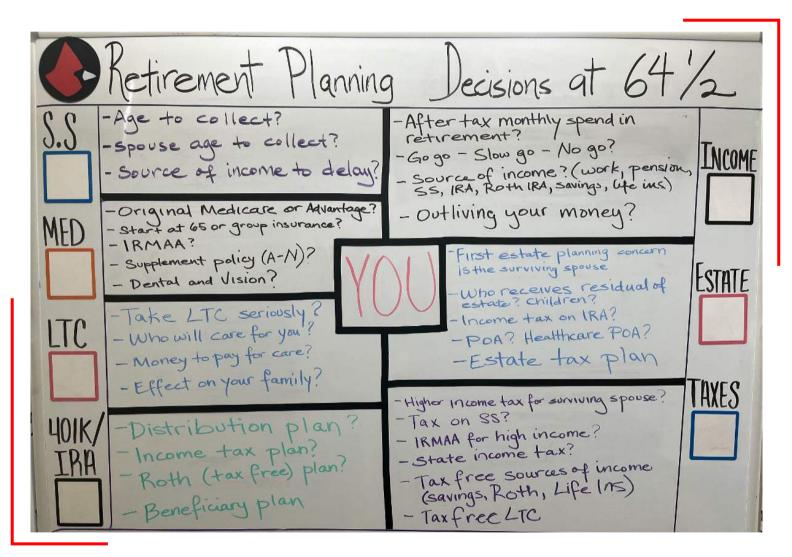


Retirement Planning Decisions at 64 ½

Hans and Tom use the this board to review the important decisions one has to make around age 65.



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