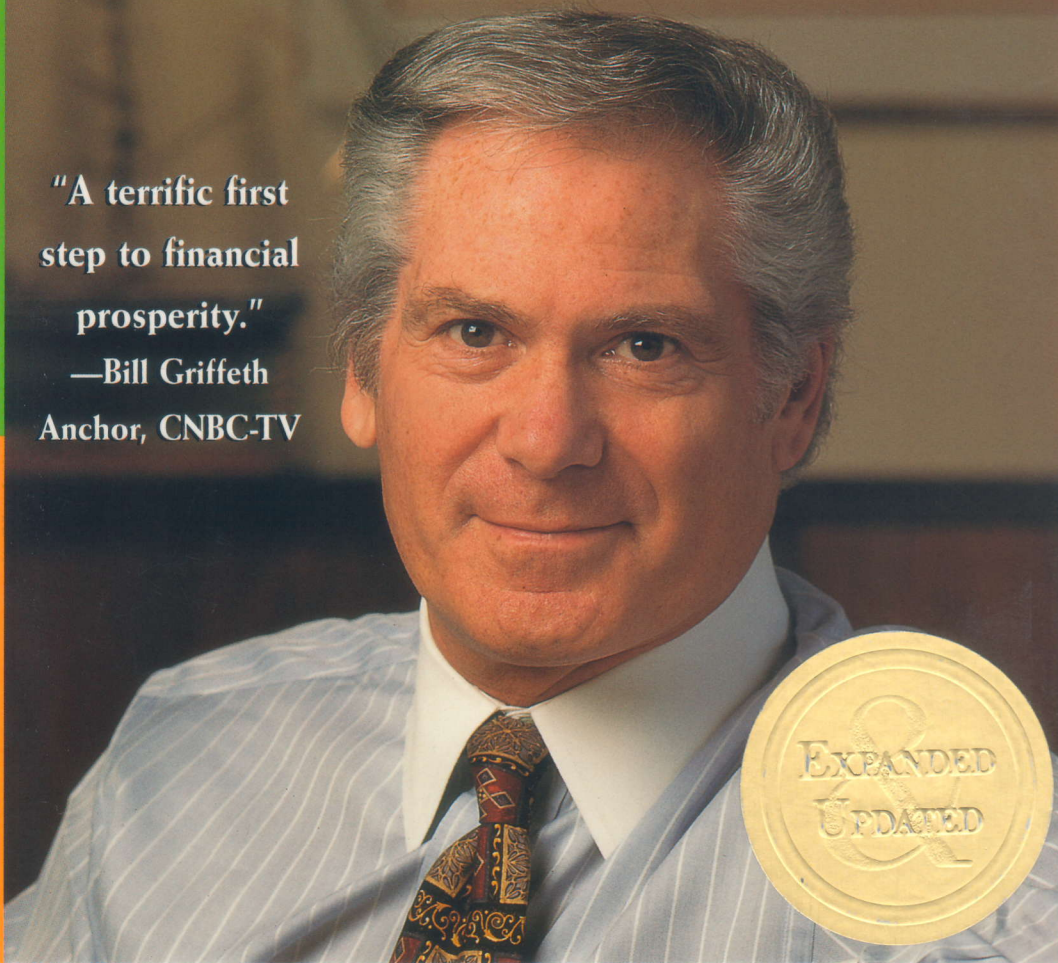


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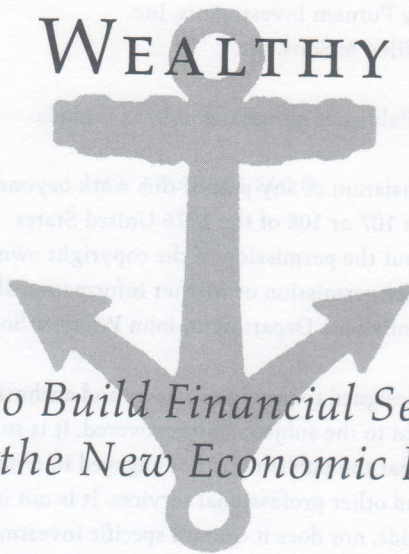


**HOW TO BUILD FINANCIAL SECURITY
IN THE NEW ECONOMIC ERA**

ROBERT GOODMAN

SENIOR ECONOMIC ADVISOR, PUTNAM INVESTMENTS

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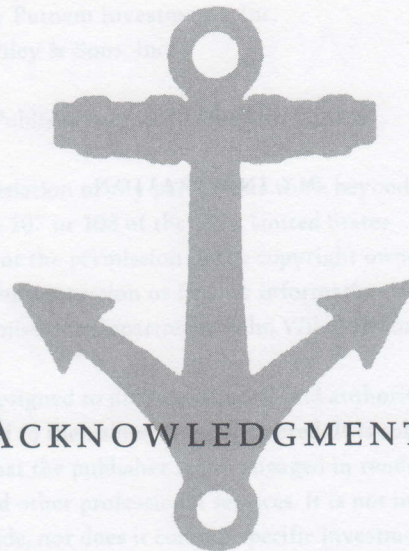
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