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| **Do you know exactly what you need to do in order to accomplish your retirement goals?**  You want your golden years to be enjoyable—who wouldn’t? Relaxing on a beach, watching your grandchildren from your back porch . . . you work hard and deserve a fulfilling retirement. But the reality is, way too many Americans are retiring broke, stressed, and way later than they want to.  SmartDollar can help. Even if you’ve struggled with money in the past, or you really don’t know where to start planning your retirement, SmartDollar has the tools and lessons that will educate you and help you get on track with retirement savings. The program is available at no cost to you and completely confidential. |
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| Don’t wait another minute! Get on the path to a truly golden retirement. |
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