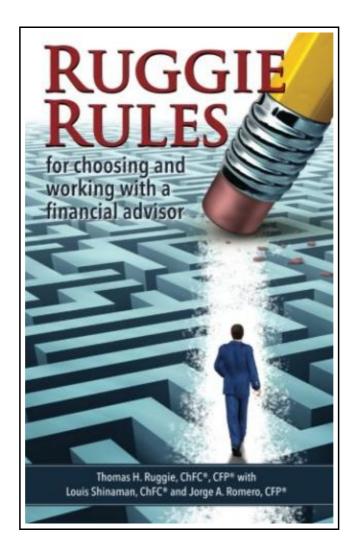
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RUGGIE RULES: FOR CHOOSING AND WORKING WITH A FINANCIAL ADVISOR



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