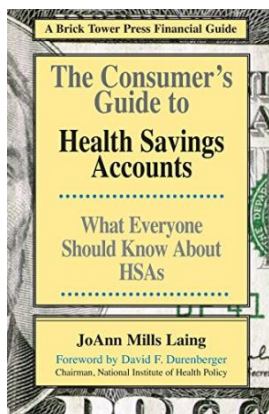


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CONSUMER S GUIDE TO HEALTH SAVINGS ACCOUNTS: WHAT EVERYONE SHOULD KNOW ABOUT HSAS



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