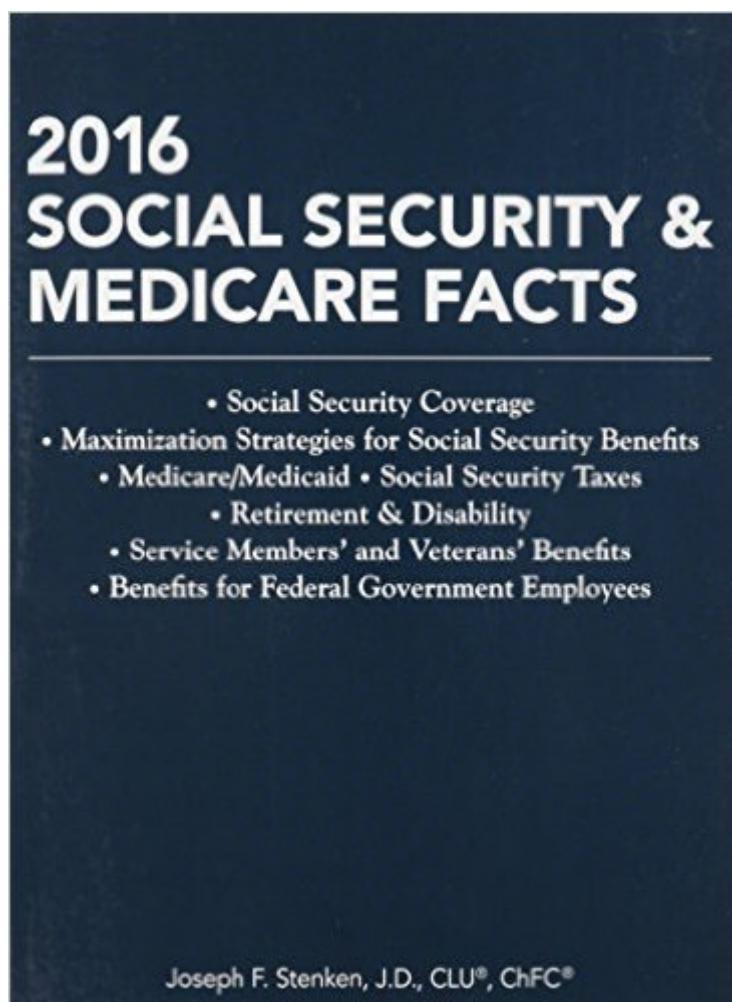


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The constantly changing regulatory and legislative environment, coupled with millions of Baby Boomers reaching retirement age, means that retirement planning needs have increased dramatically and retirement planning has become even more complex. And Social Security and Medicare are important components of a retirement plan. The greatly enhanced 2016 Social Security & Medicare Facts will help you easily facilitate many important retirement planning decisions for your clients and guide them to the appropriate retirement strategies.

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