



Some Americans will need to boost their savings by 80 percent to retire on time.

—“The Cash-Rich Retirement,” page 47

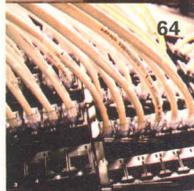
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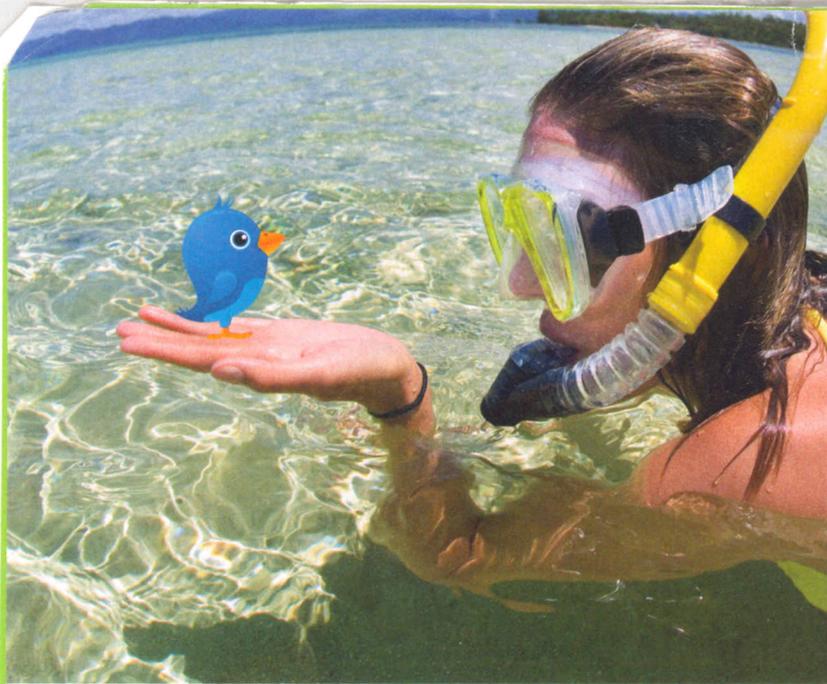
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