Subject line: Don't delay; learn how to personalize your retirement

Preheader: Get a personalized approach to retirement.

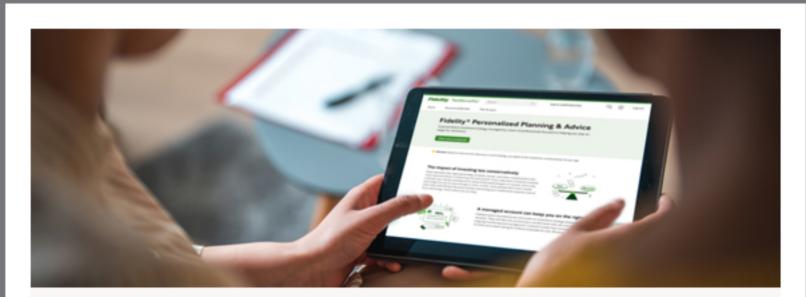
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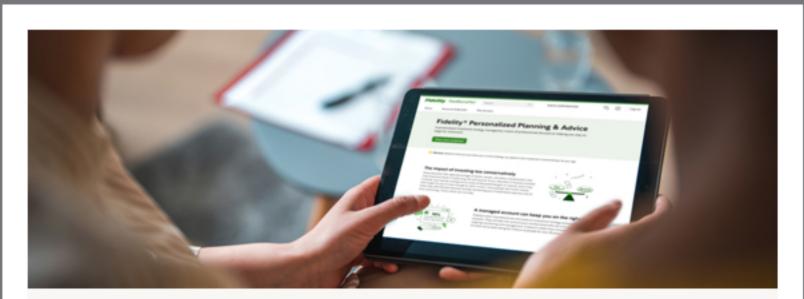
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