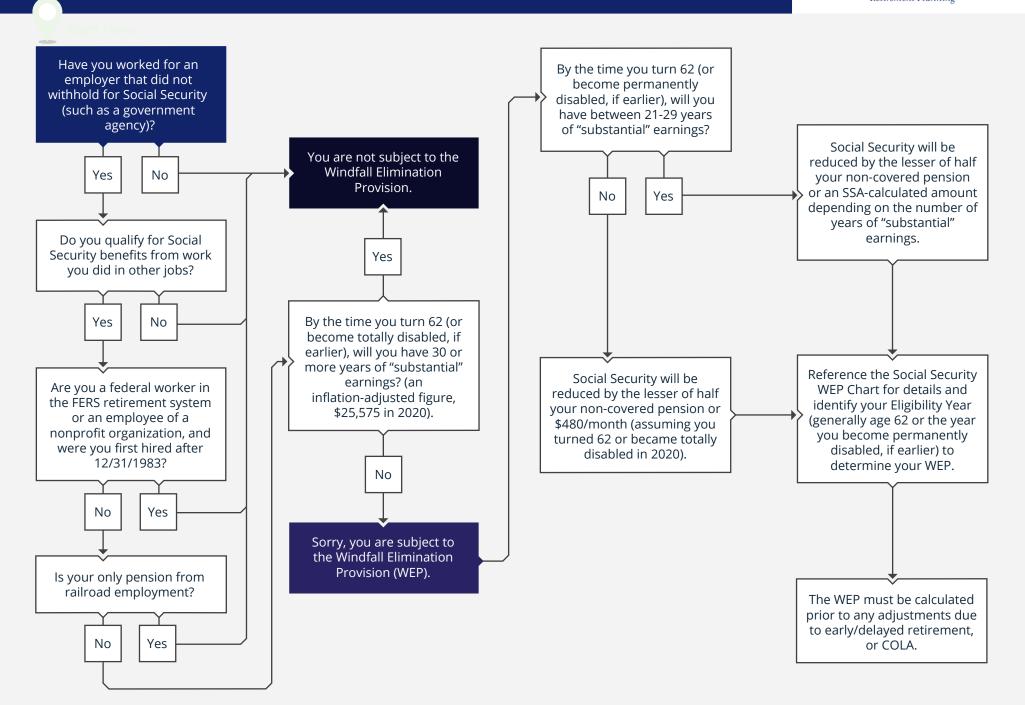
## 2020 · WILL I AVOID THE SOCIAL SECURITY WINDFALL ELIMINATION PROVISION?





## FINANCIAL PLANNING FOR WHAT'S IMPORTANT



## **INSURANCE - INVESTMENTS - RETIREMENT PLANNING**

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