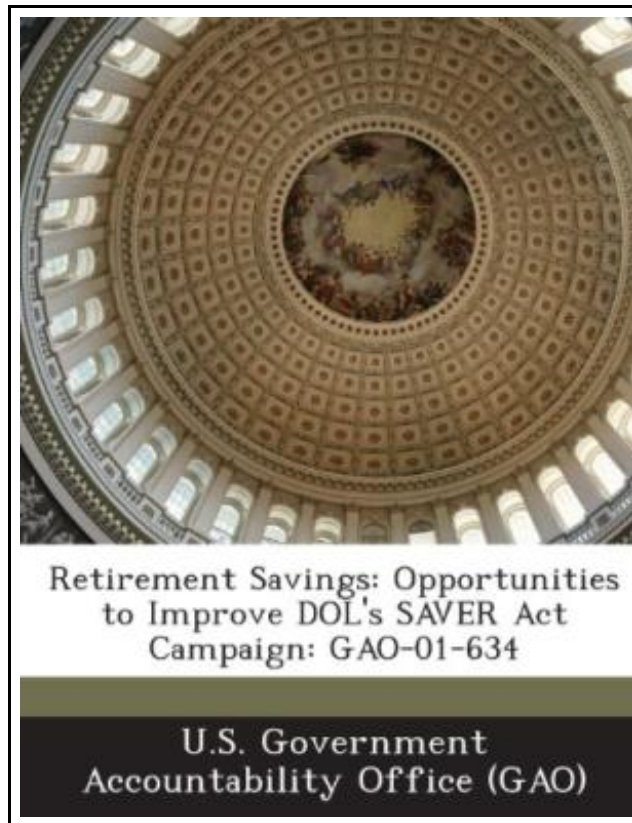


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RETIREMENT SAVINGS: OPPORTUNITIES TO IMPROVE DOLS SAVER ACT CAMPAIGN: GAO-01-634



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