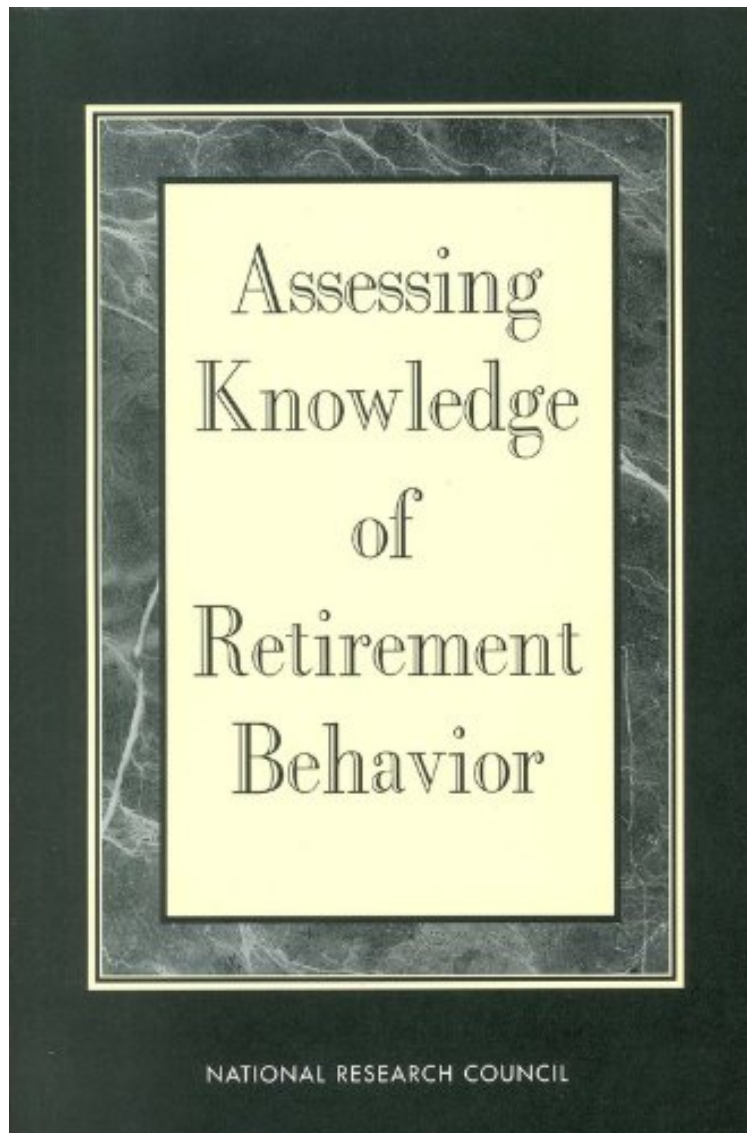


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About the Author Eric A. Hanushek and Nancy L. Maritato, Editors; Panel on Retirement Income Modeling, National Research Council