

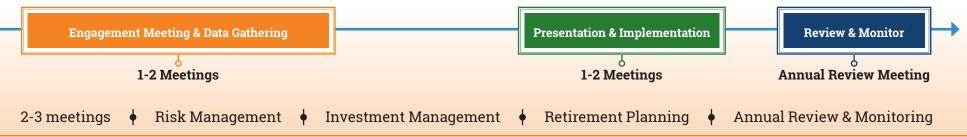
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## **FINANCIAL PLANNING PROCESS**



## **FOUNDATIONAL PLANNING PROCESS**



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