

# THE VANGUARD RETIREMENT INVESTING GUIDE

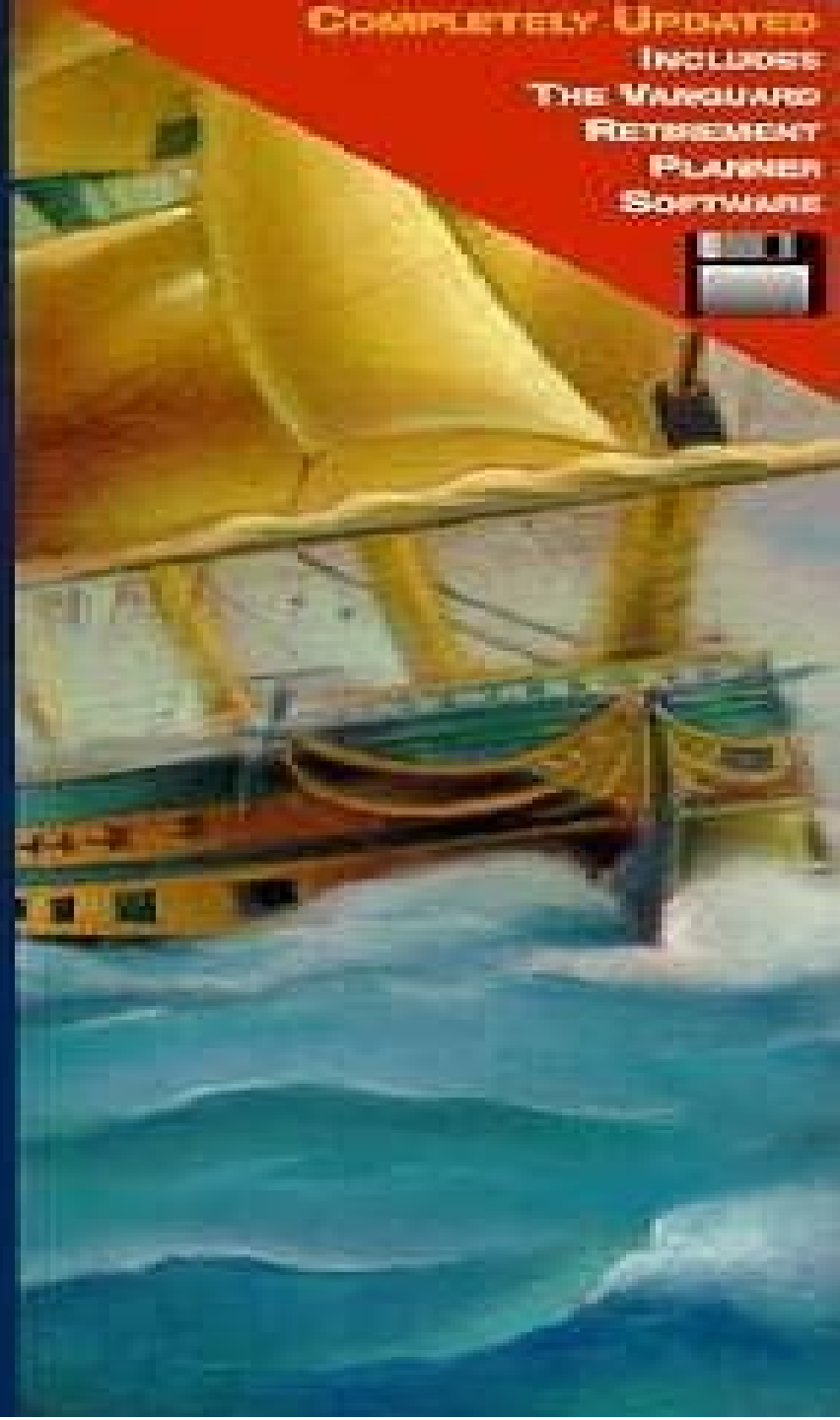
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# Vanguard Retirement Investment Program Guide

**J Ma**



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