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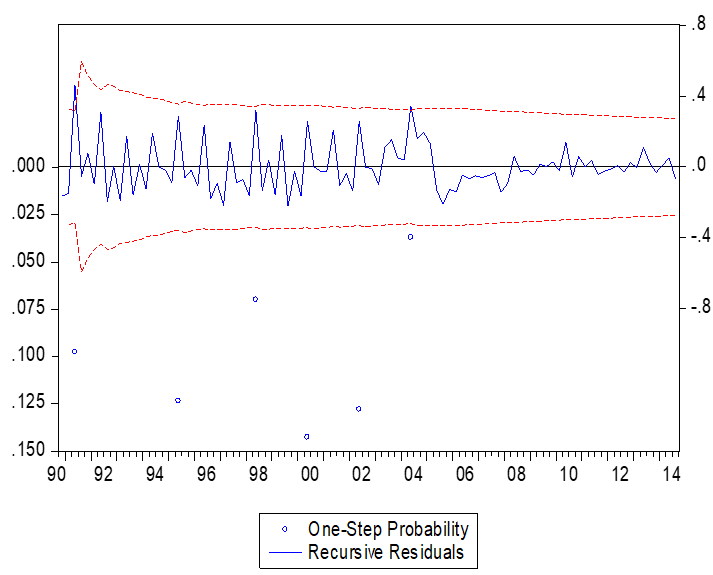
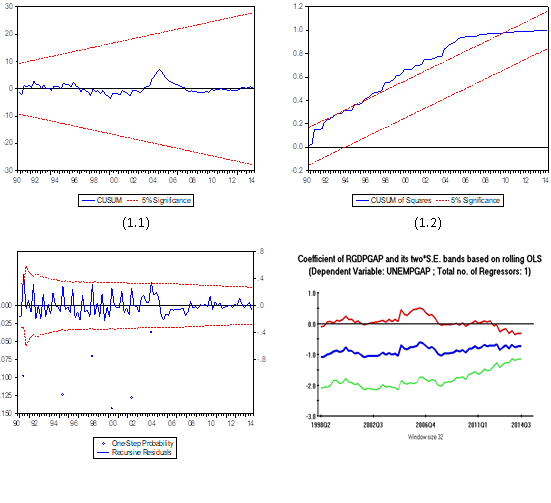


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Income adequacy

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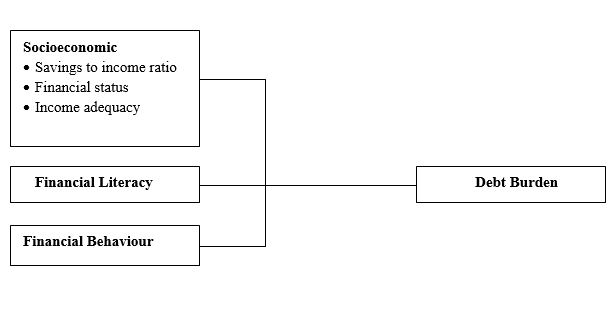


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References

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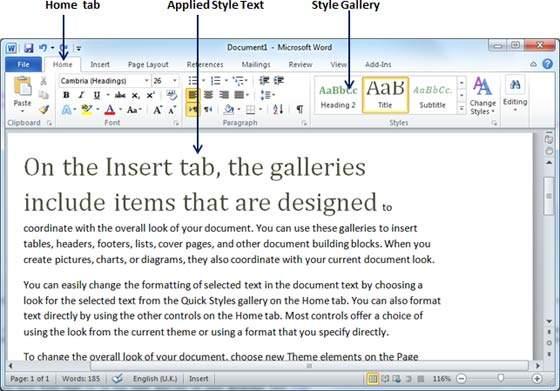
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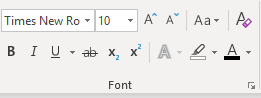
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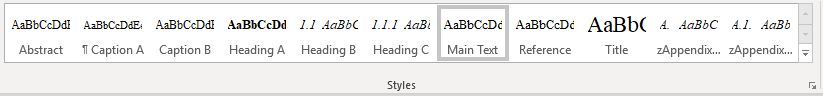
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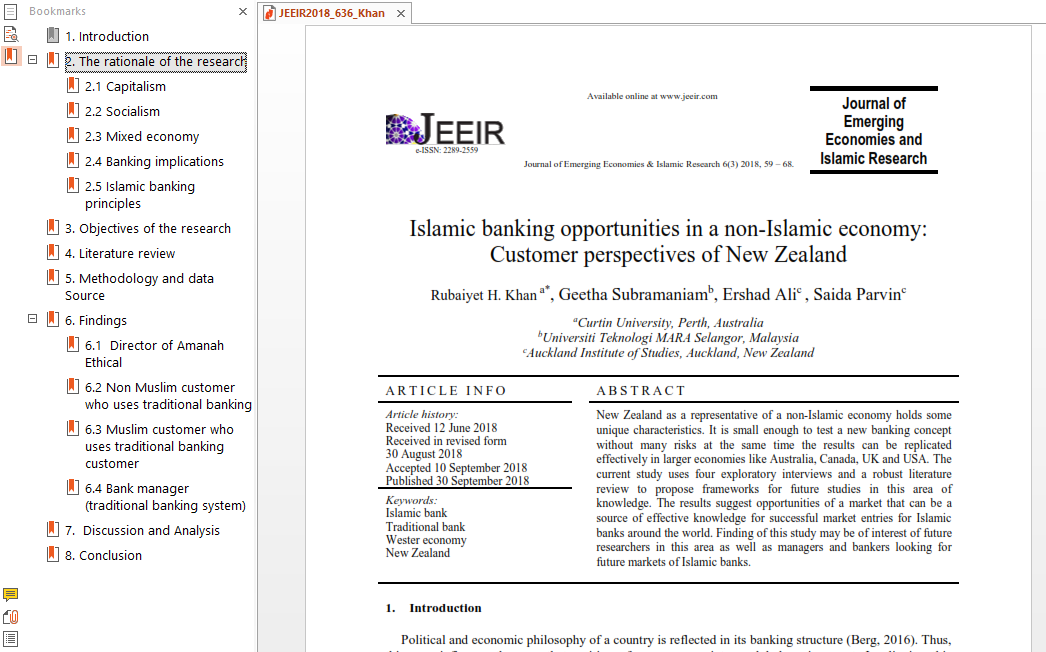


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