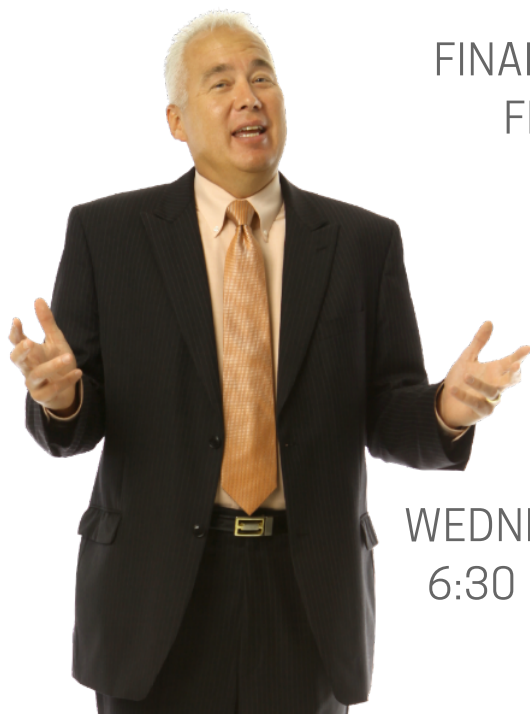




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TOM HEGNA

An economist, author, and retirement expert. He has been an incredibly popular industry speaker for many years and is considered by many to be THE Retirement Income Expert!



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