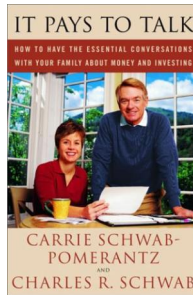


## It Pays to Talk: How to Have the Essential Conversations with Your Family About Money and Investing



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