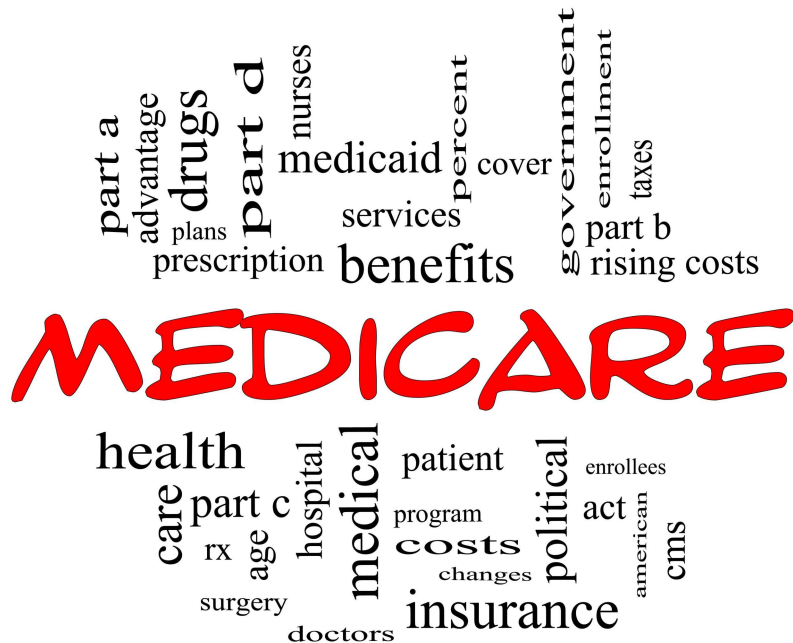


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~ What happens when I turn 65?

~ Does it make sense to stay on my  
employer plan?

~ What is Part B?

~ Will there be a penalty if I don't sign  
up for Parts B & D when I turn 65?

*No Fees....No Obligations...*

*Just Answers*