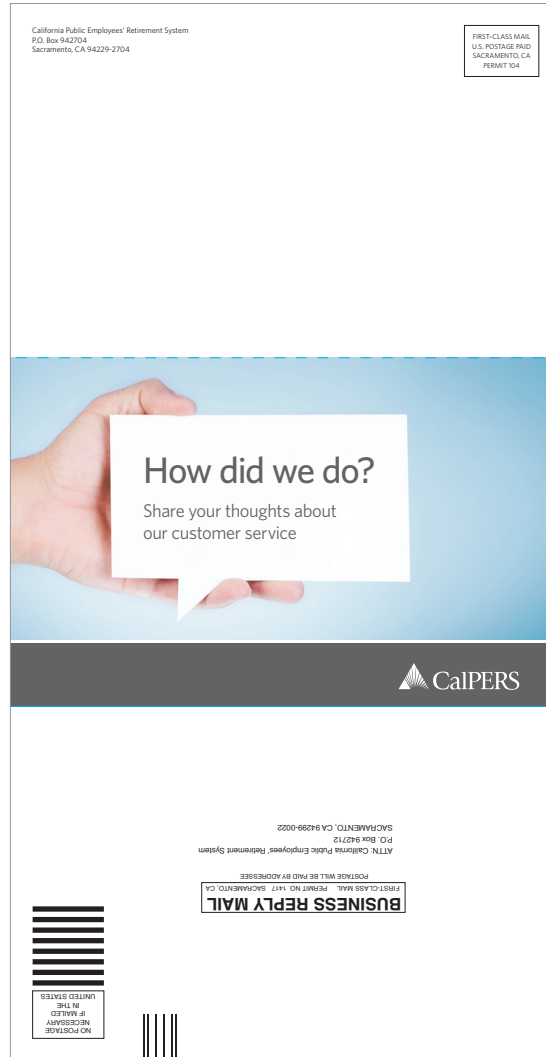


# Comprehensive Survey: Service Retirement



Cover Page

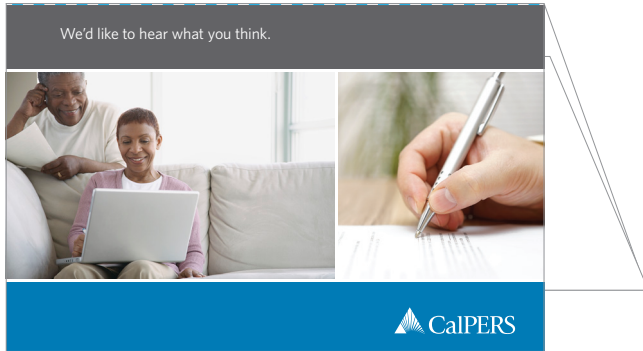


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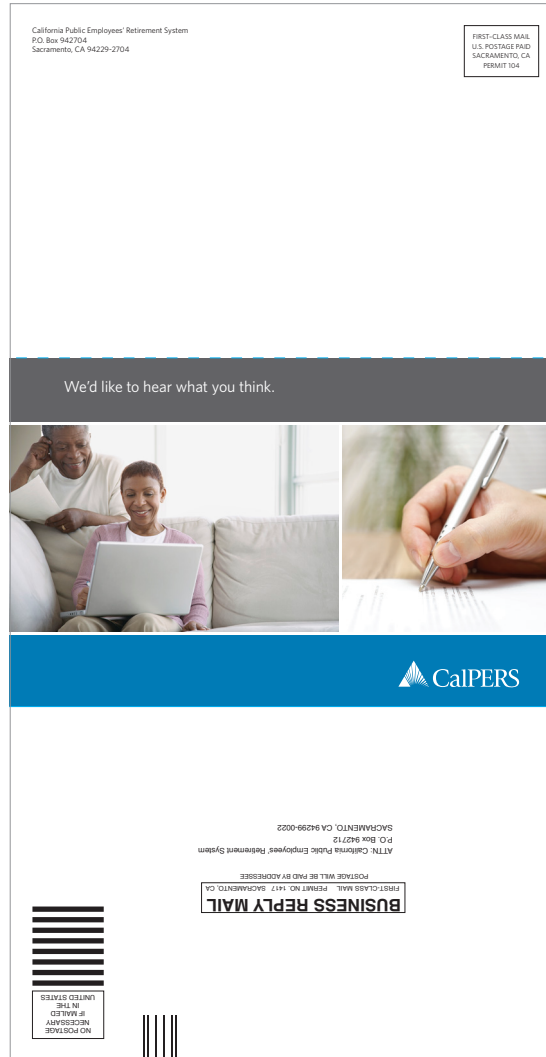


Survey Inside

# Comprehensive Survey: Service Credit Purchasing



Cover Page



Unfolded Cover



Survey Inside