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1 usatoday.com, You don't need that: Average American spends almost \$18,000 a year on non-essentials, May 7, 2019.

2 ssa.gov, Benefits Planner: Retirement, September 2019.

3 Investing involves risk, including possible loss of principal.

4 bls.gov, CPI Inflation Calculator, September 2019.

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