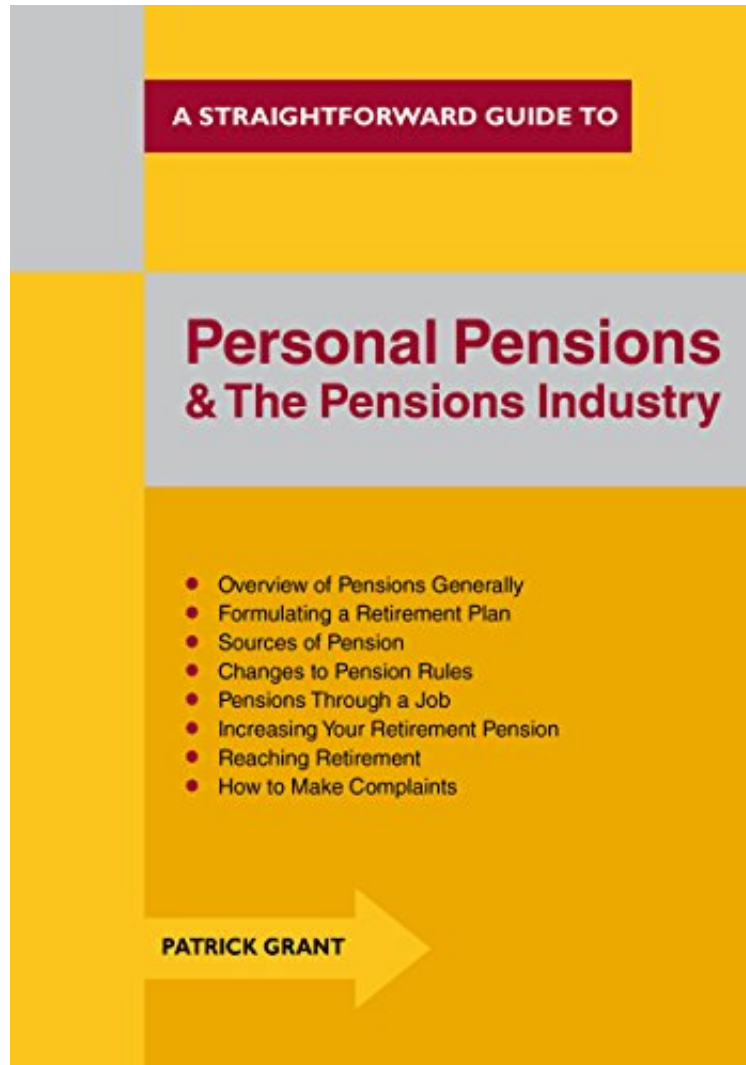


# Personal Pensions and the Pensions Industry: A Straightforward Guide

*Patrick Grant*

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