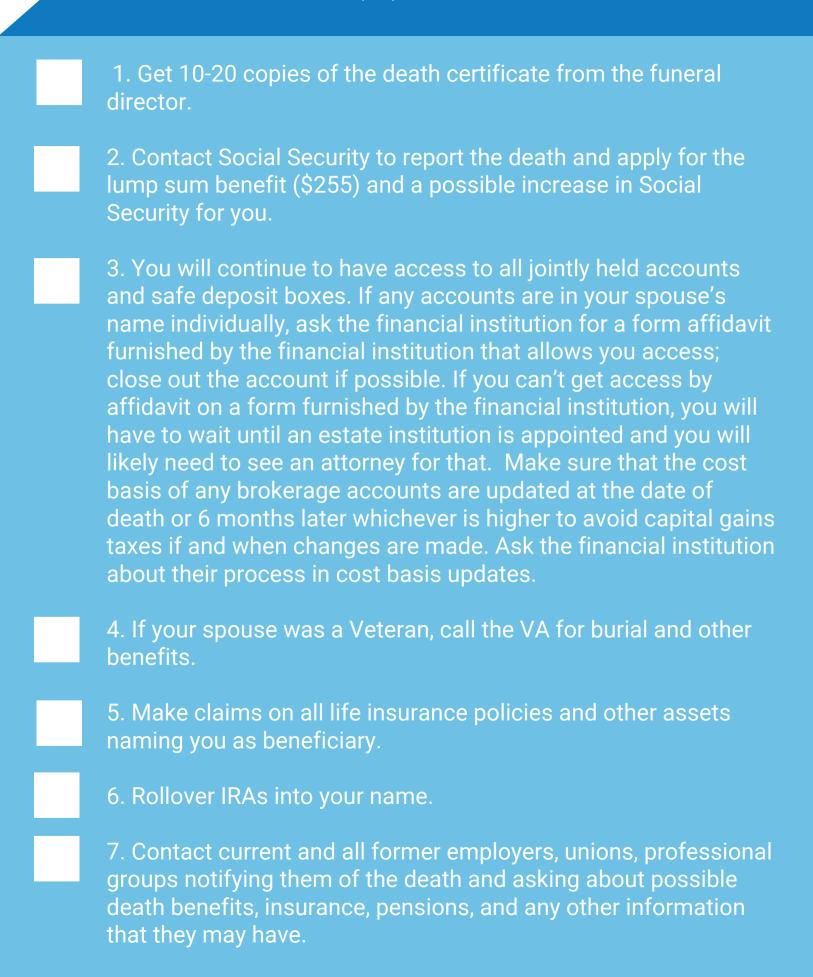
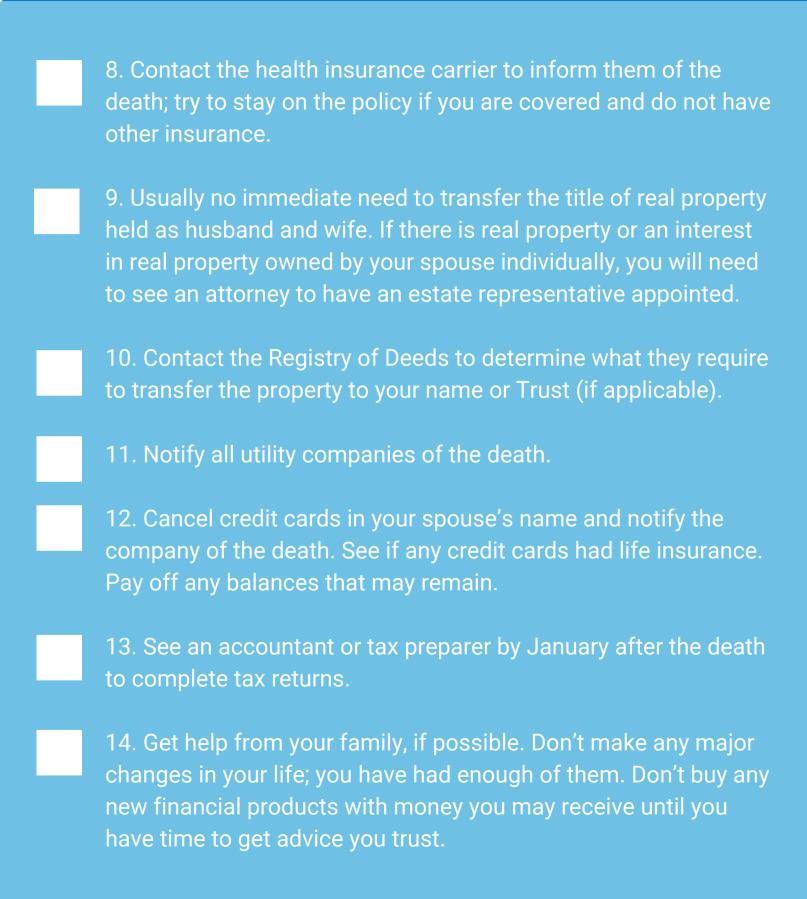


CHECKLIST FOR MOVING FORWARD AFTER THE DEATH OF A SPOUSE

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