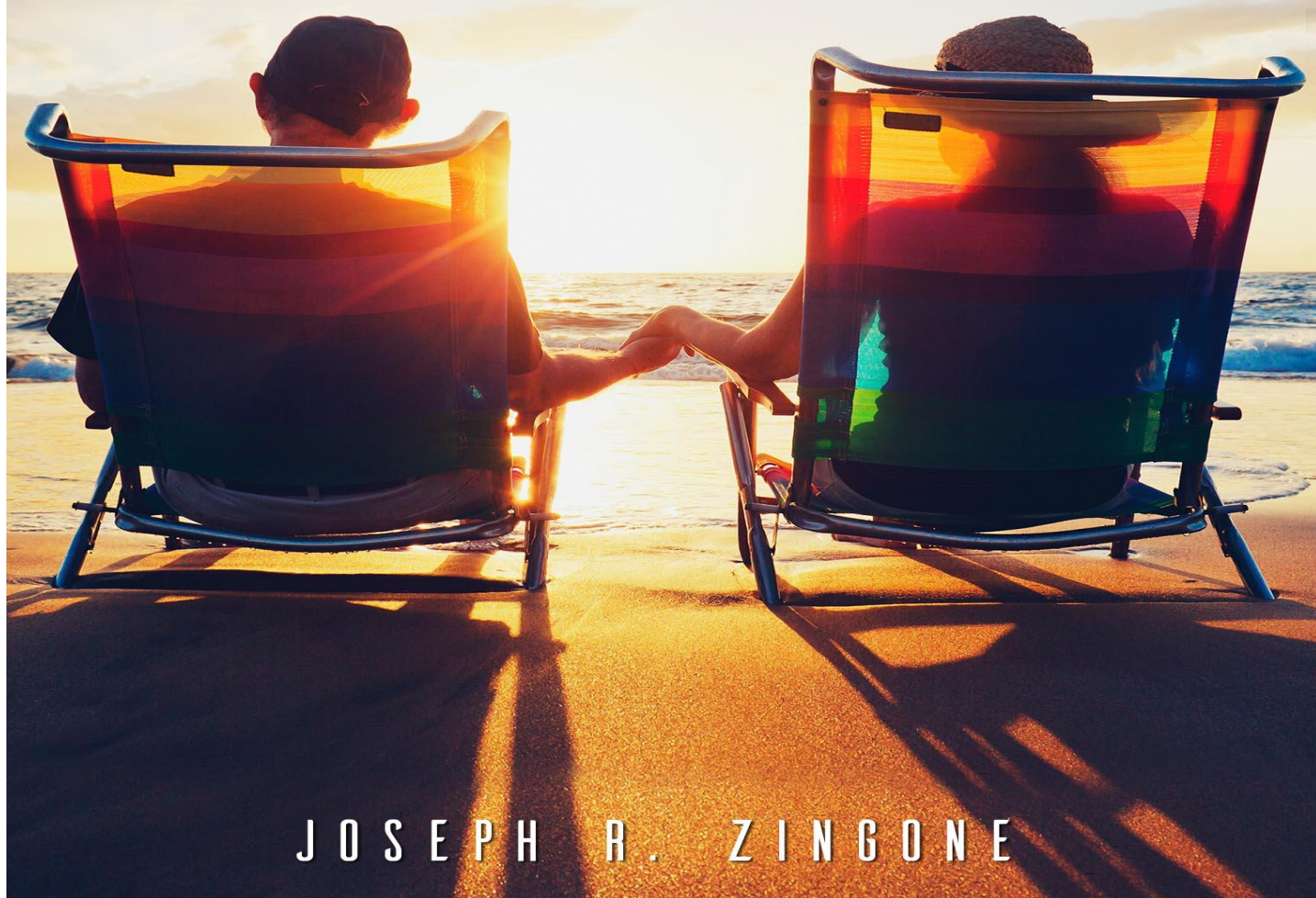


# THE BAD AND Ugly

EIGHT CRITICAL RISKS TO FUNDING YOUR RETIREMENT



JOSEPH R. ZINGONE