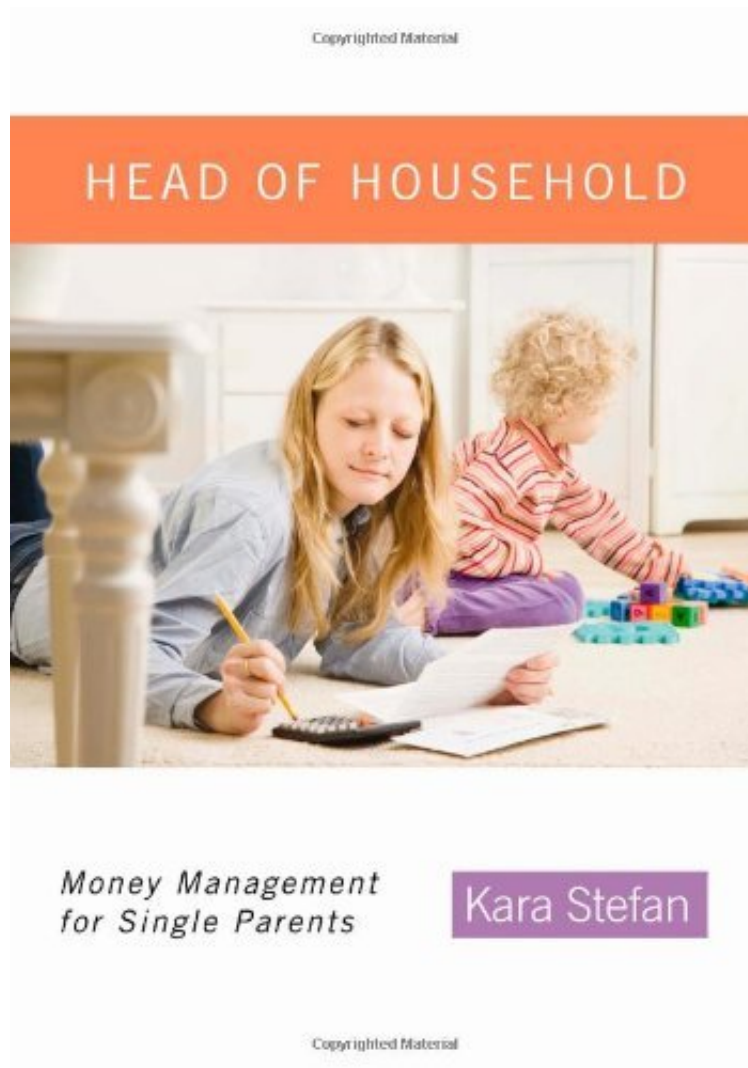


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Kara Stefan

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About the Author Kara Stefan is a freelance writer specializing in the financial services and insurance industries.