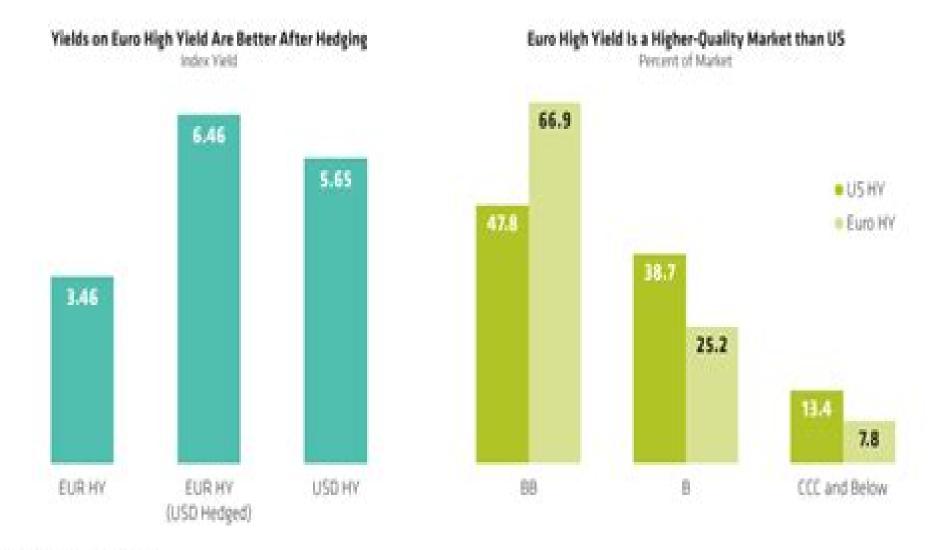
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Source: Bloomberg Barclays and AB

# **Income Survival Guide**

Downtown Community Ministry (Wellington, N.Z.), Community Trust of Wellington

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