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2004 EMPLOYEES' GUIDE TO
INVESTMENTS AND DECISIONS



MARK L. SCHWANBECK

MARK L. SCHWANBECK, ESQ., is a partner in the law firm of Schwanbeck, Pines, & Associates, P.C., in San Francisco, California. He is a frequent speaker at seminars and conferences on 401(k) plans and investments. He is also a frequent contributor to the legal and financial press.

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