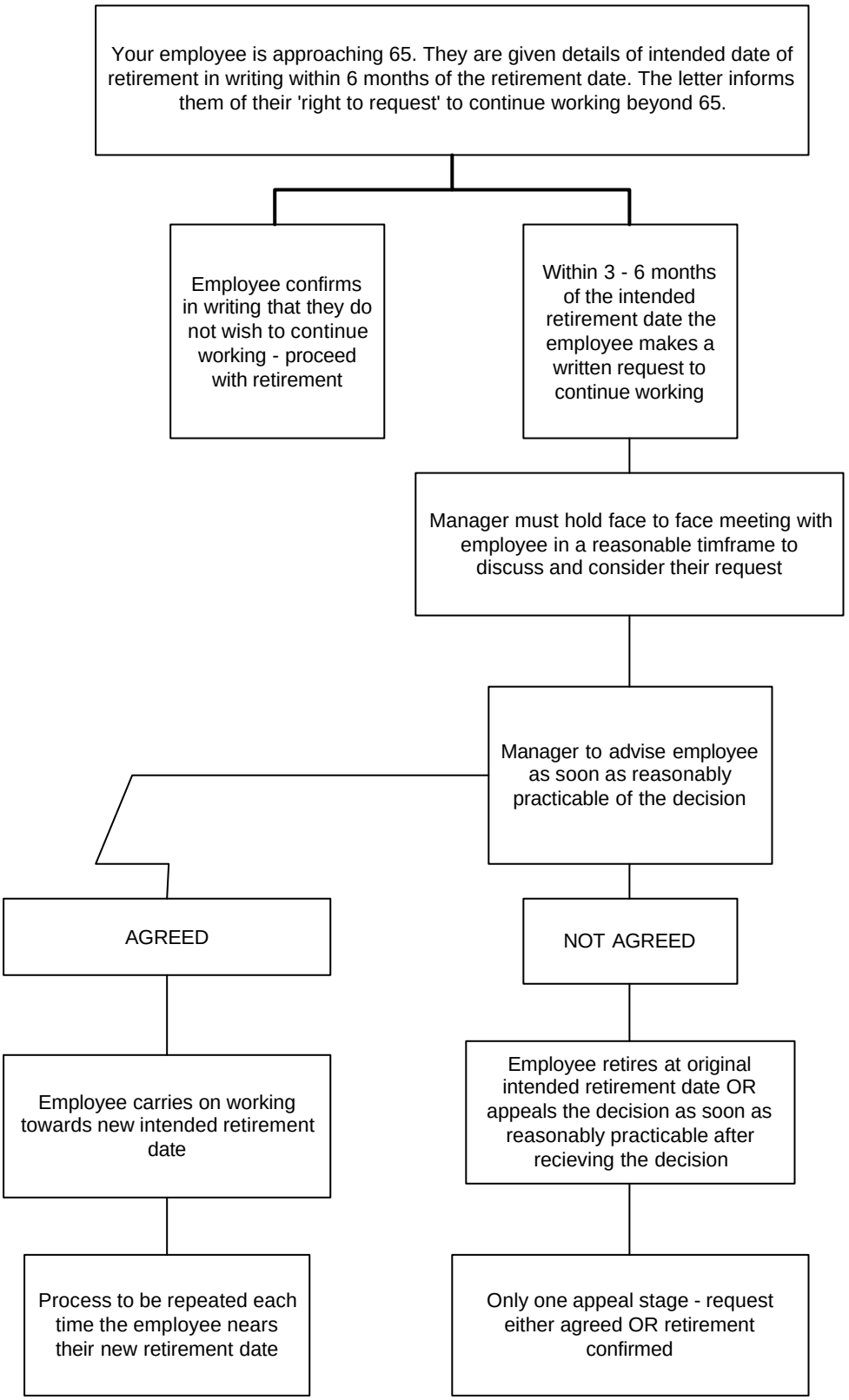
APPENDIX a

RETIREMENT PROCEDURE – RIGHT TO REQUEST & DUTY TO CONSIDER