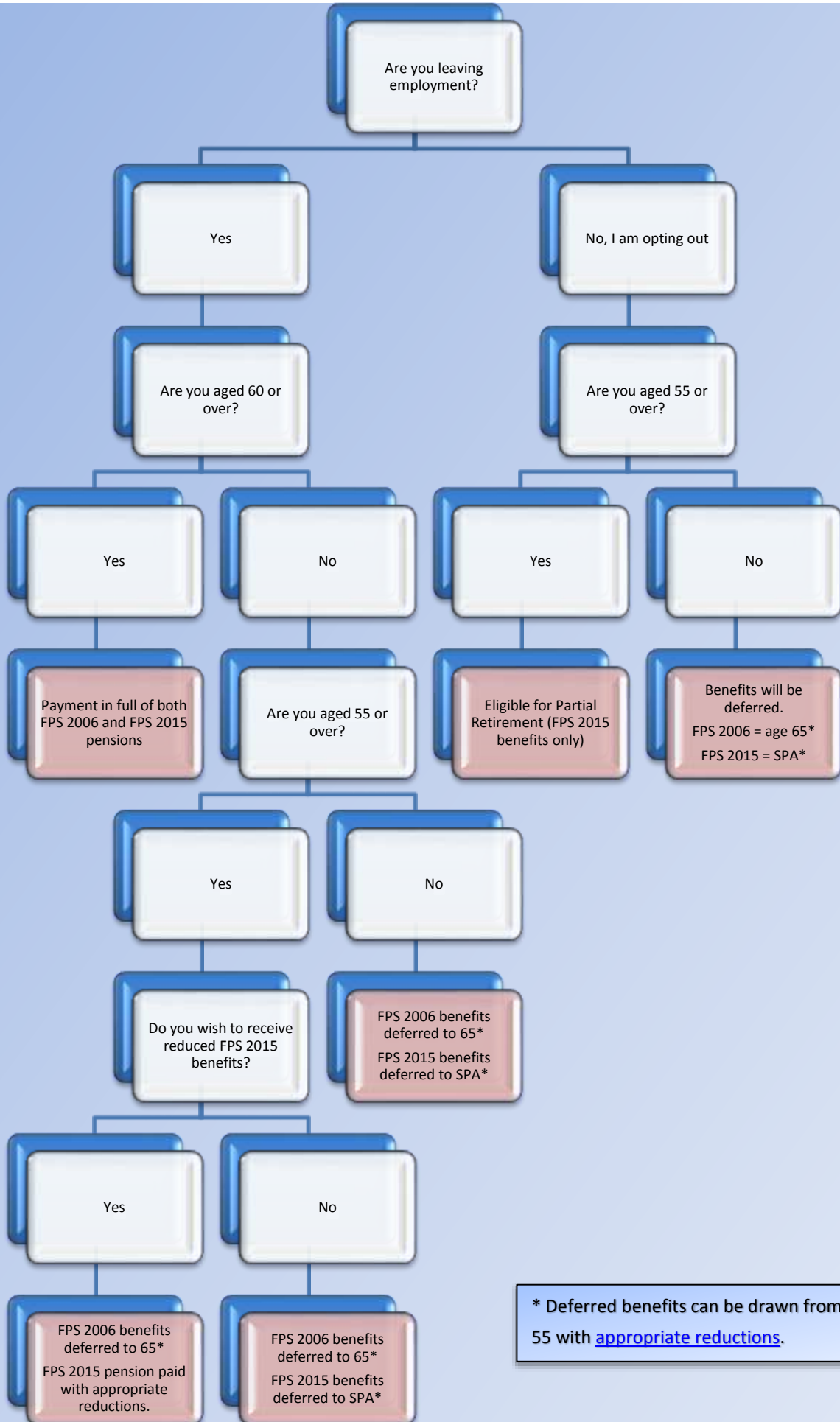


RETIREMENT DECISION TREE



* Deferred benefits can be drawn from age 55 with appropriate reductions.