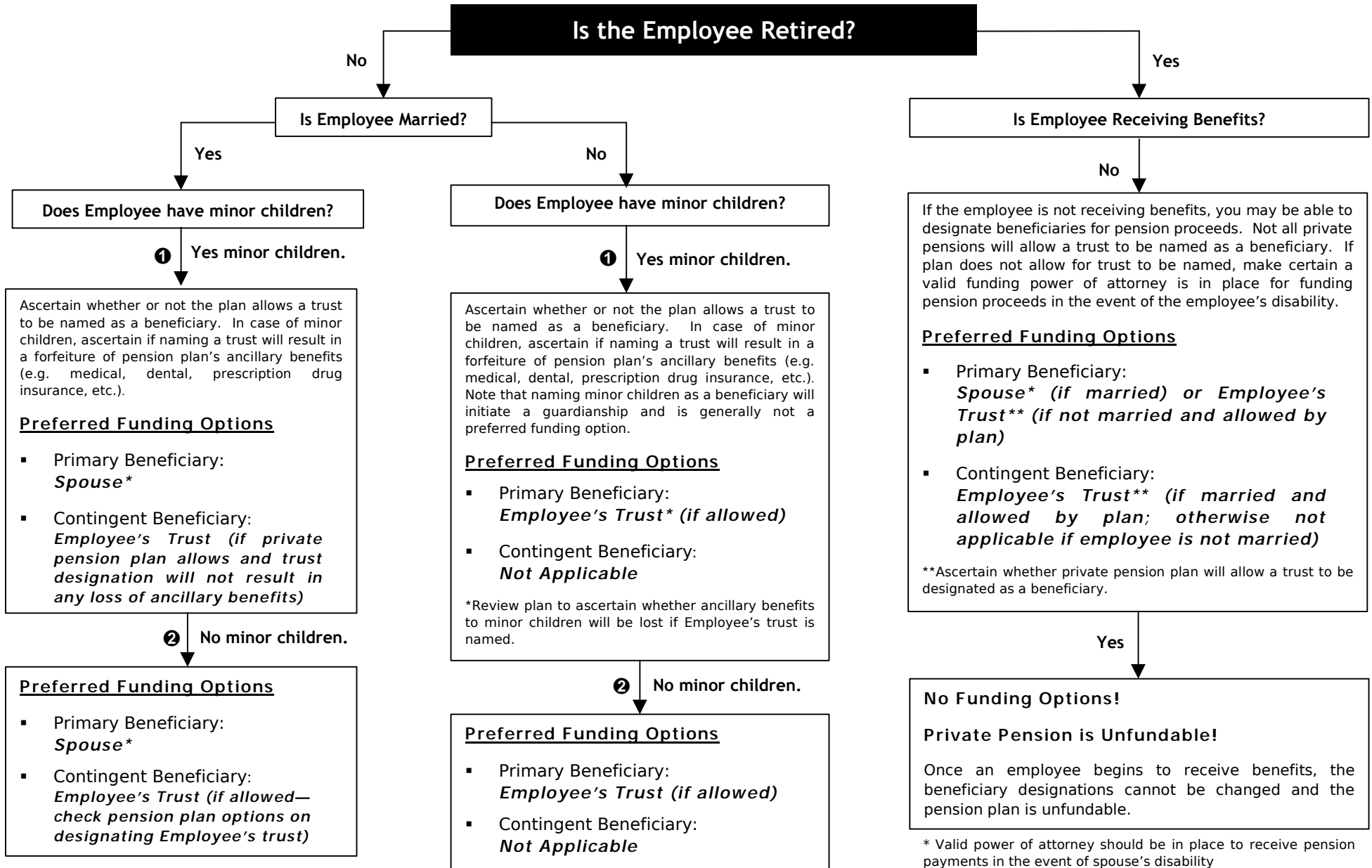


FUNDING PRIVATE PENSION PLANS – A FLOWCHART



*Valid power of attorney should be in place to receive pension payments in event of spouse's disability