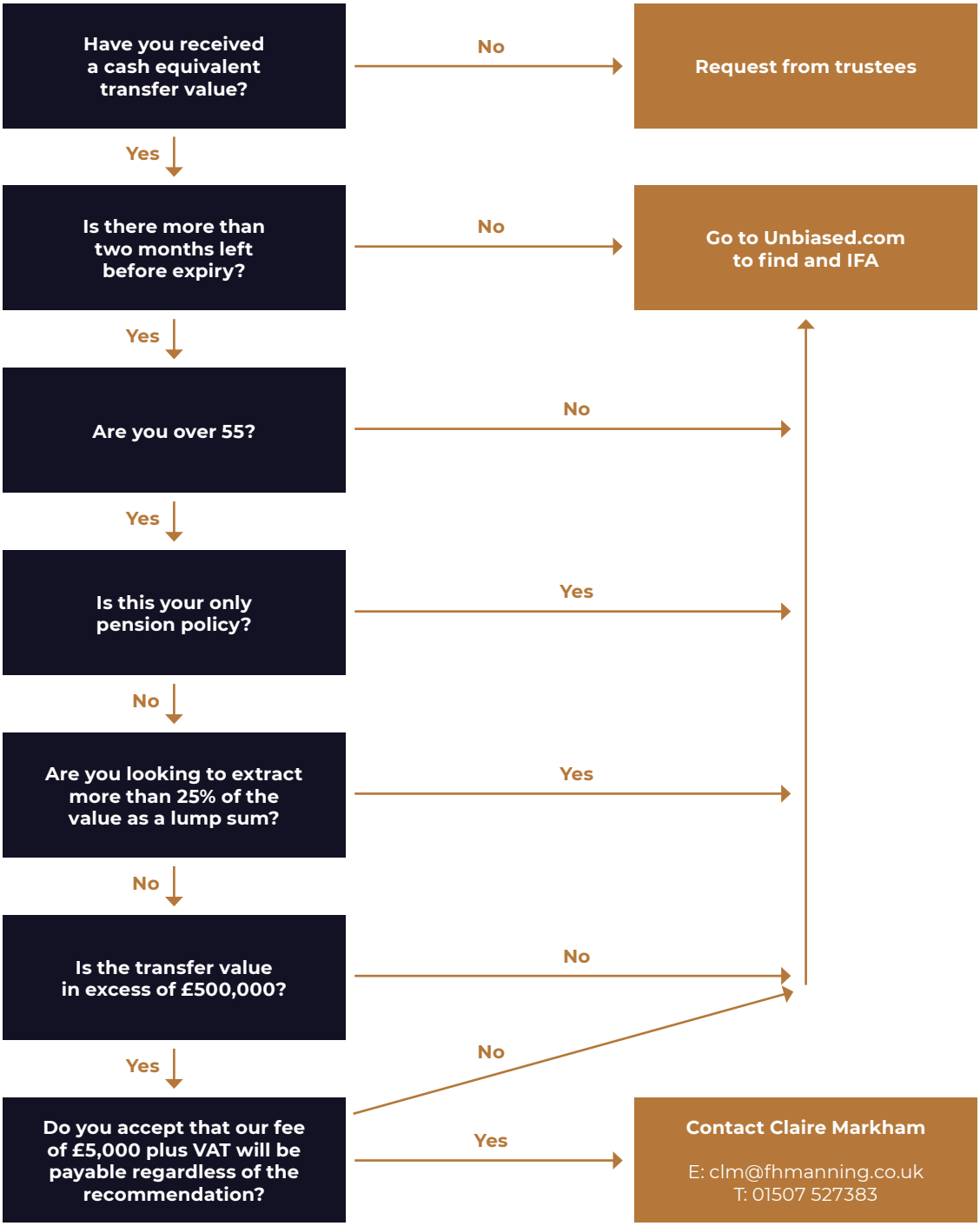
FH MANNING
FINANCIAL SERVICES

DEFINED BENEFIT FLOWCHART