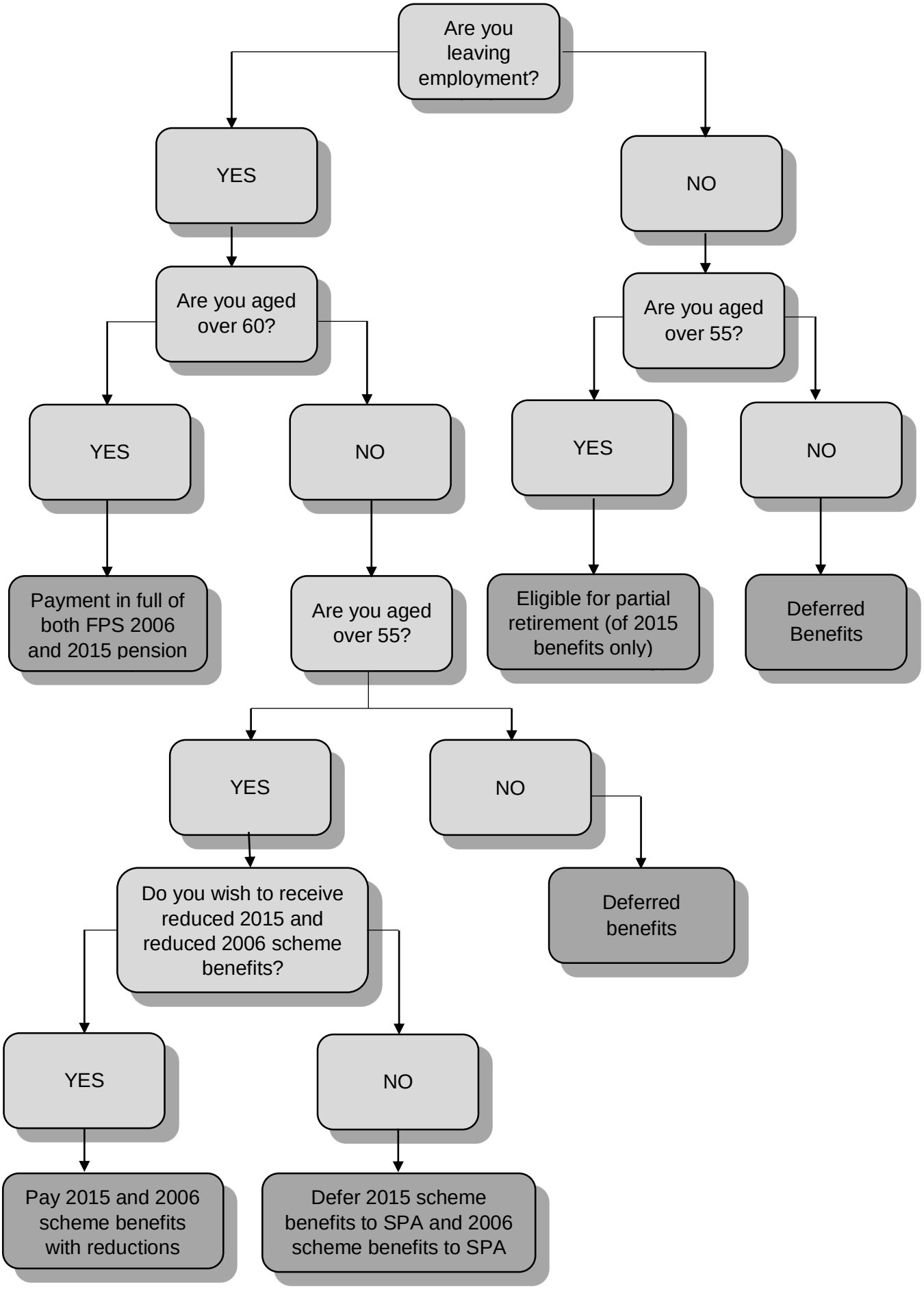2006 Scheme – Retirement Decision Tree