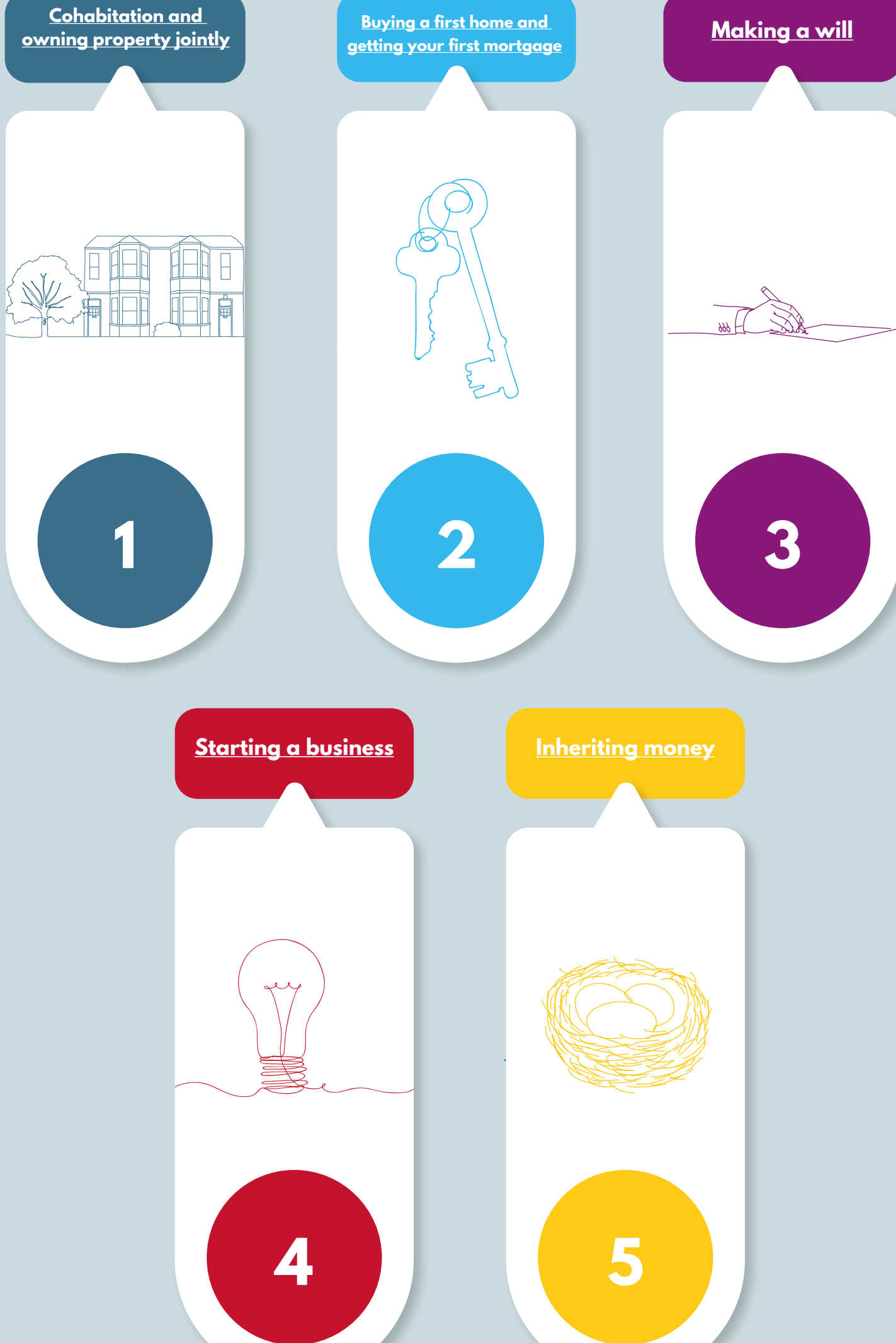
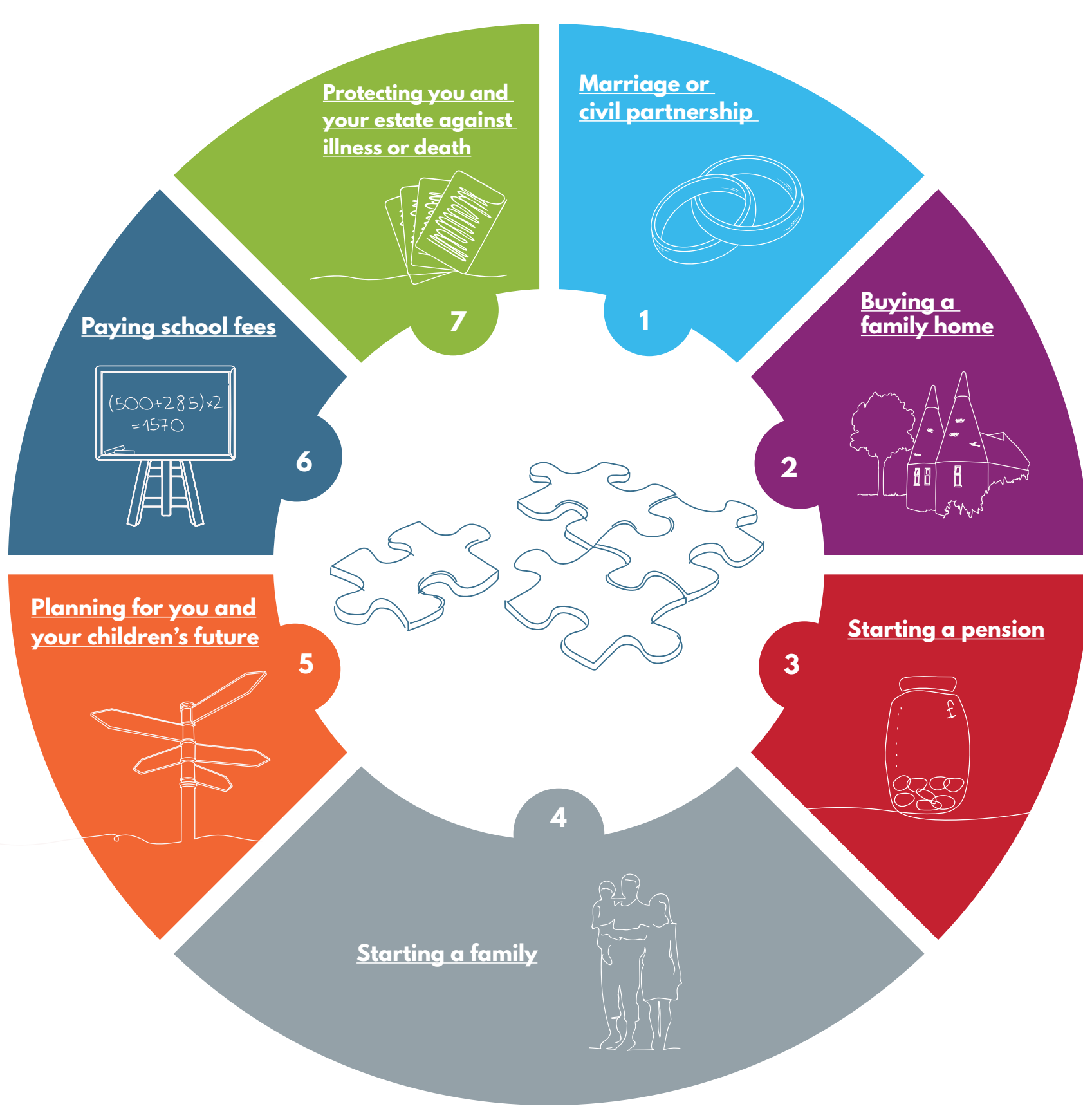


PLANNING FOR GENERATIONS

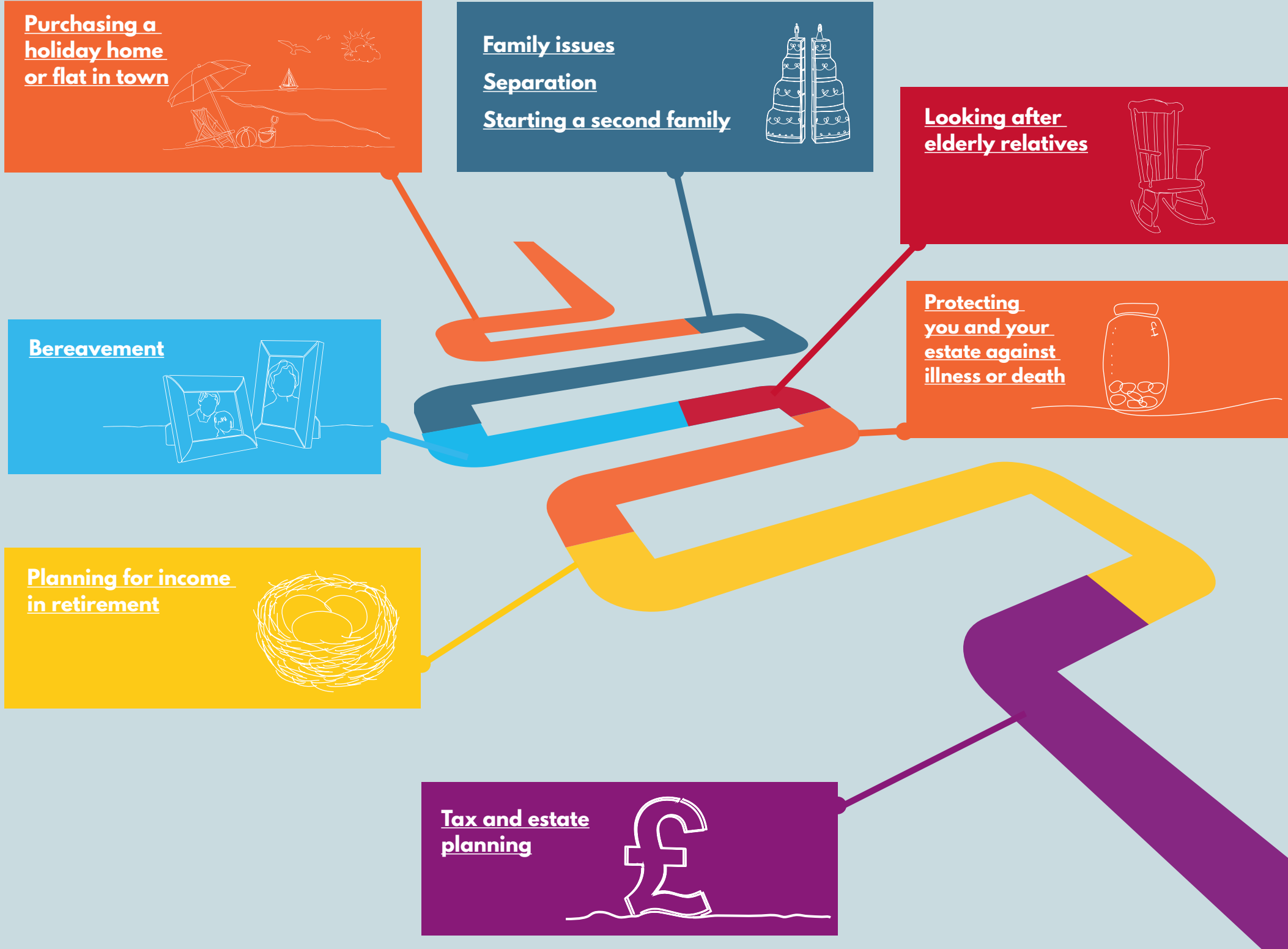
STARTING OUT



SETTLING DOWN



MIDLIFE



RETIREMENT



SUCCESSION

