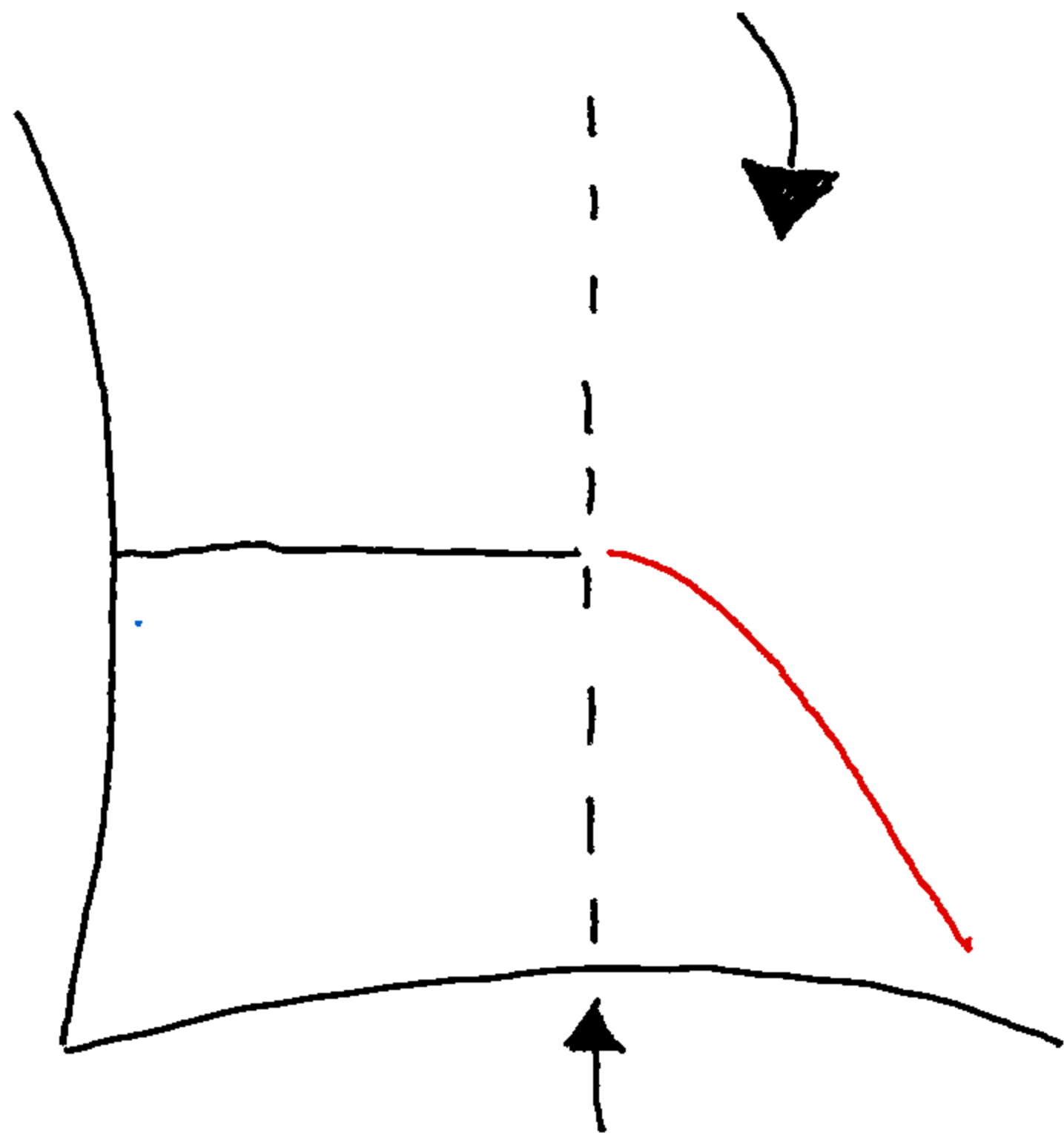
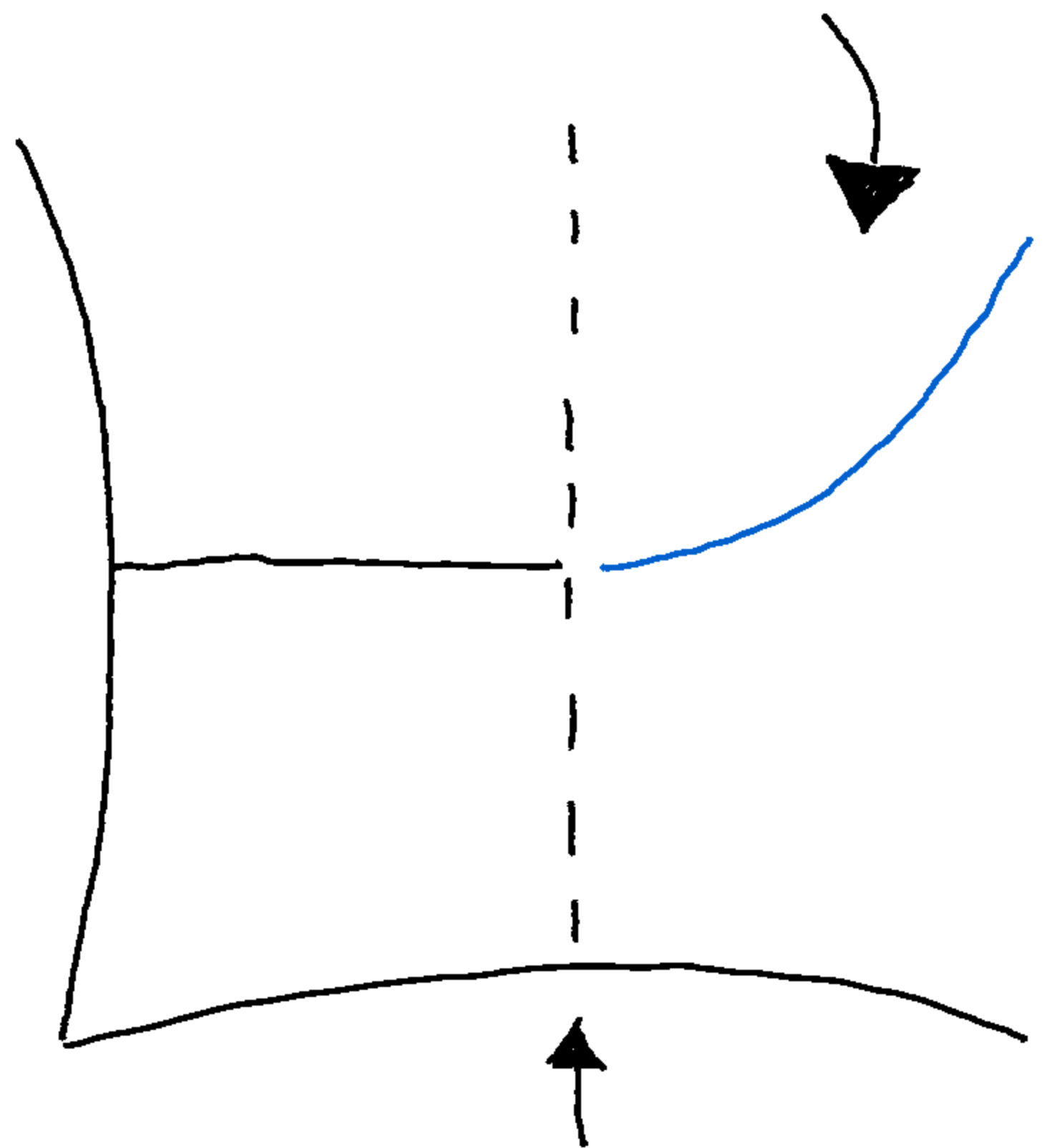


RETIREMENT IS NOT THE
END OF SOMETHING...



RETIREMENT

... IT'S THE START OF A NEW
EXCITING PHASE OF LIFE!



RETIREMENT

- DAN WAXLETT