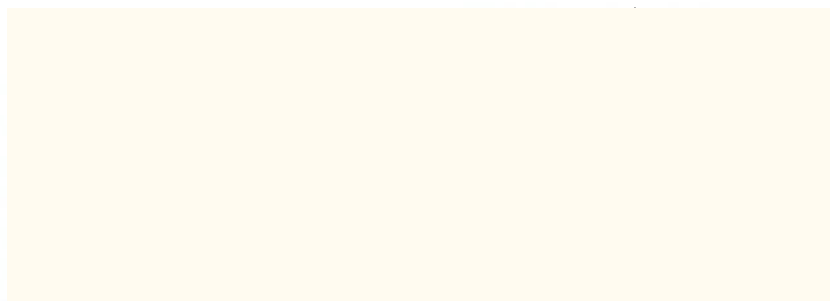


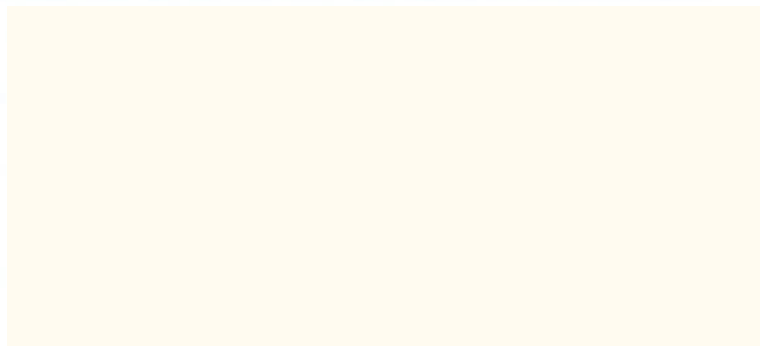
RETIREMENT BENEFIT

Unless otherwise stated by the Company, a non-contributory retirement benefit plan is provided by the Company which covers all permanent employees subject to the following guidelines:

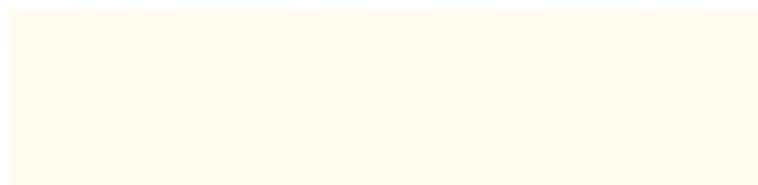
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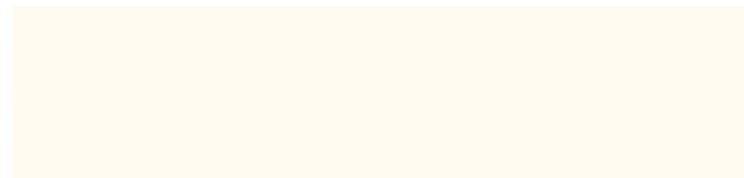
2.



3.



4.



5.

