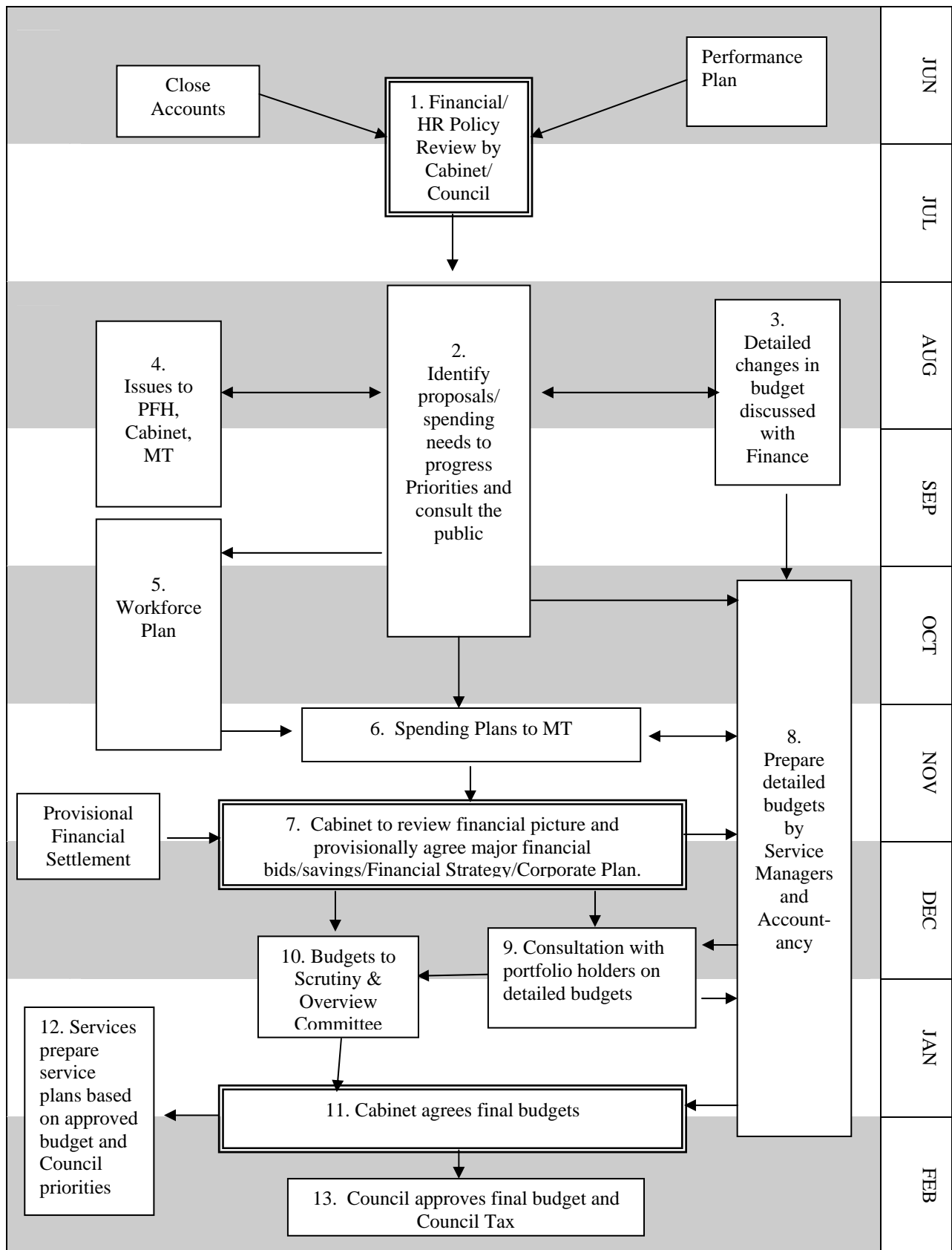


Annual Financial and Policy Process



MT = Management Team
 PFH = Portfolio Holder