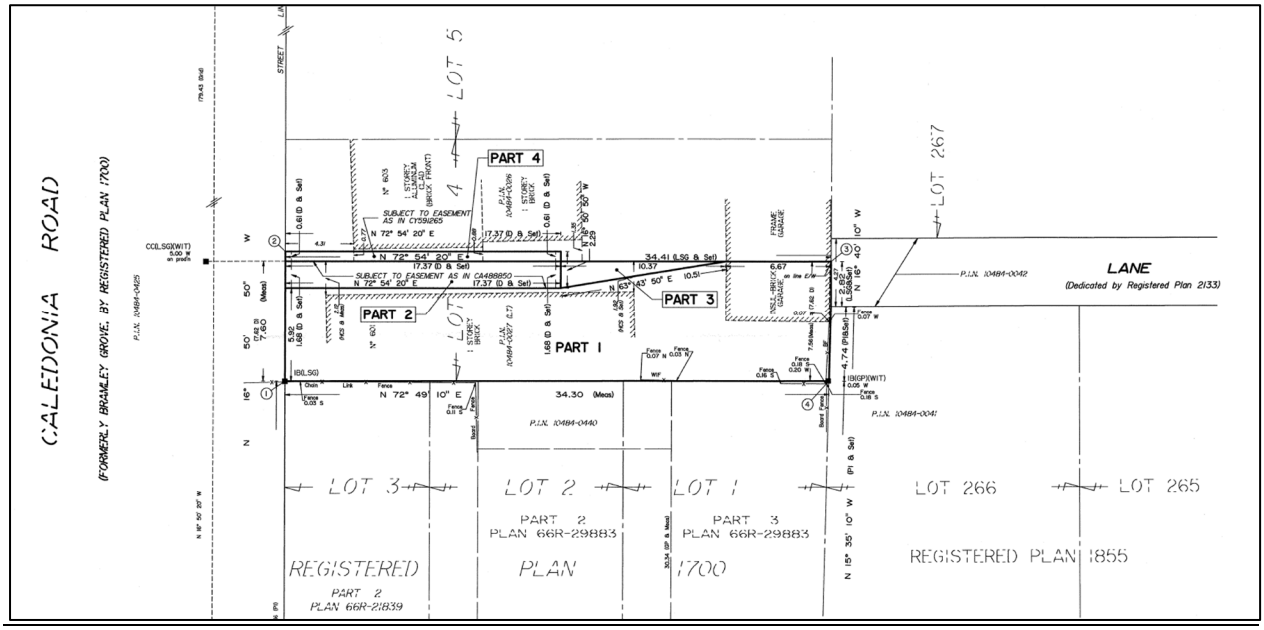APPENDIX A – REFERNCE PLAN