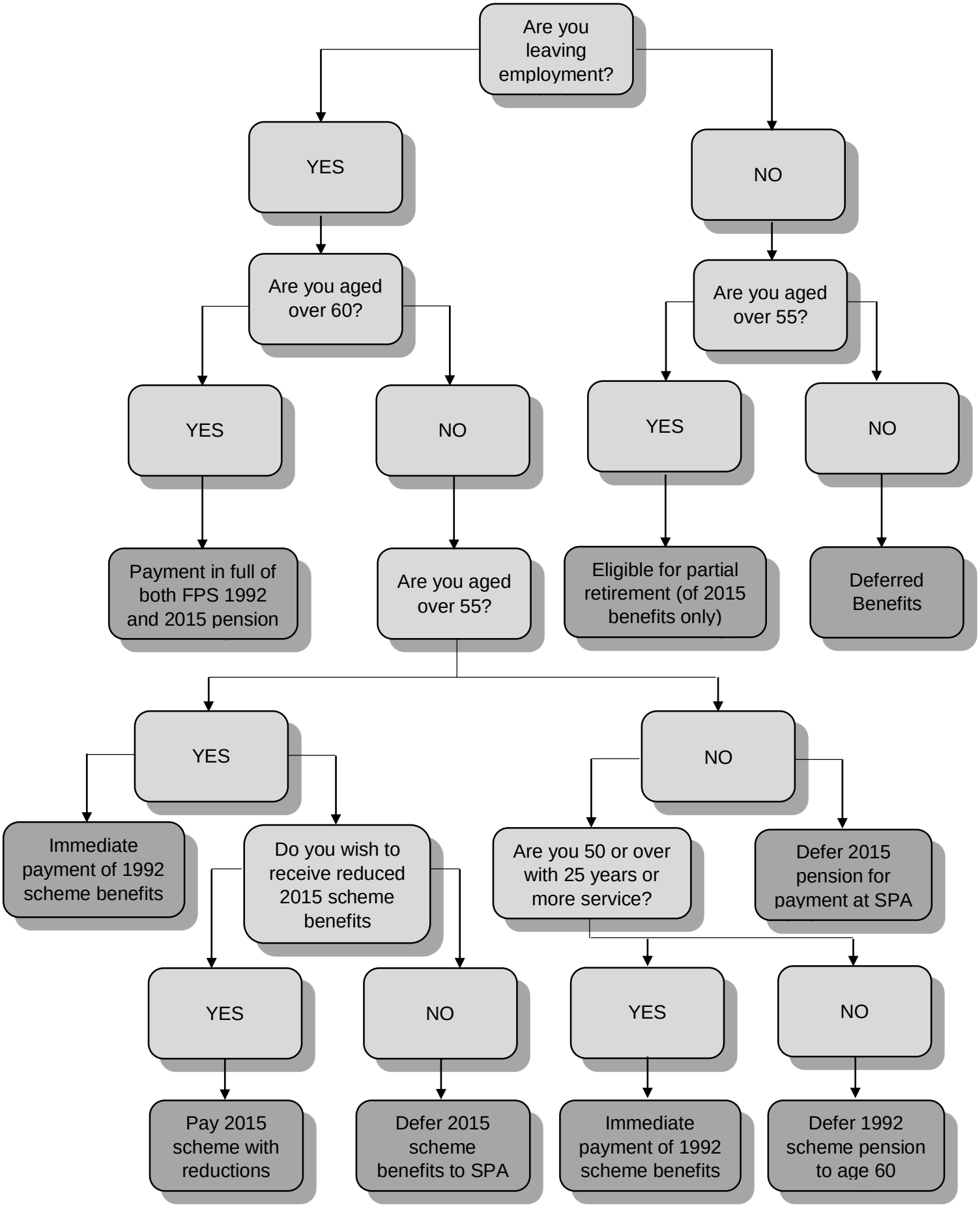# 1992 Scheme – Retirement Decision Tree