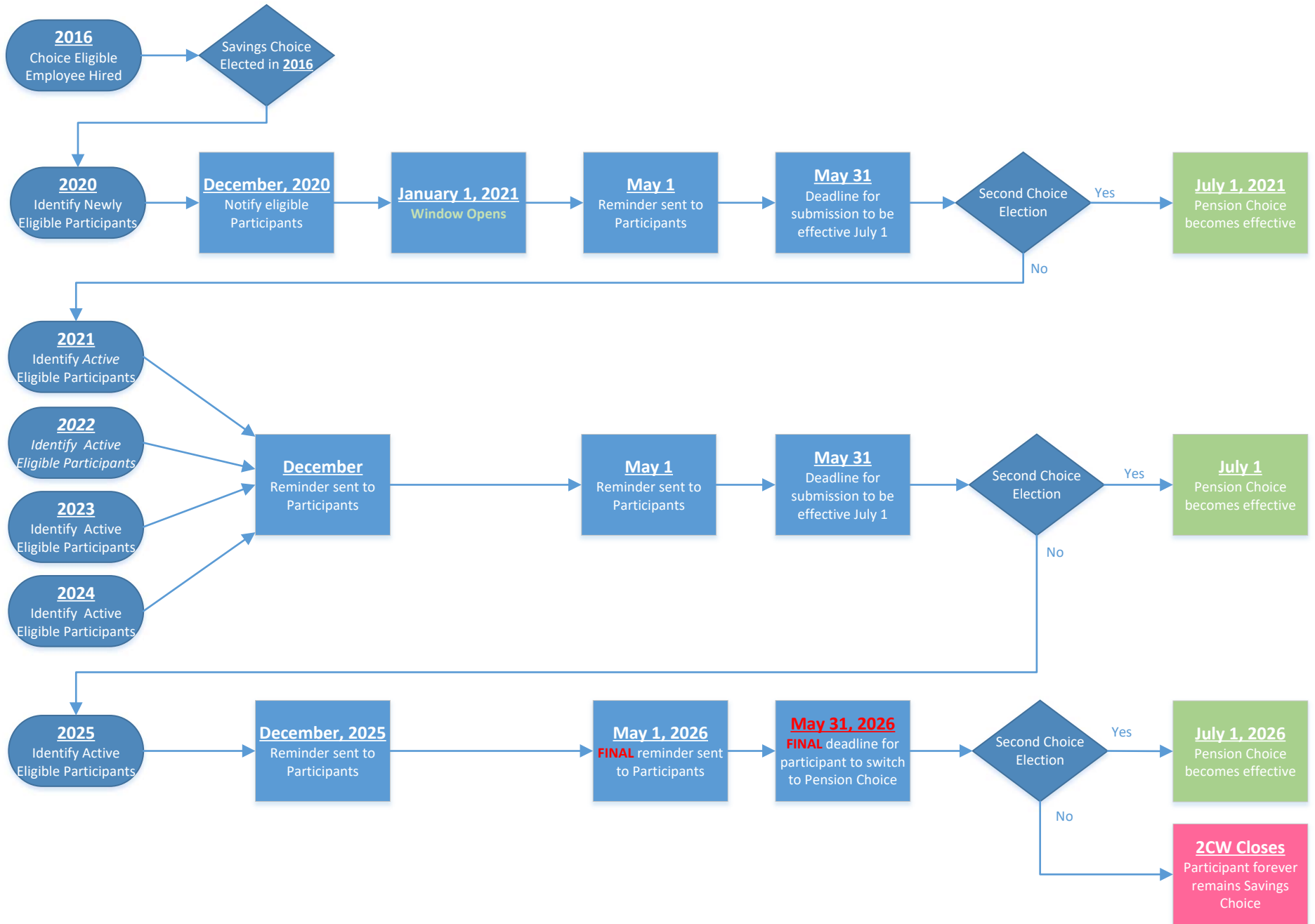
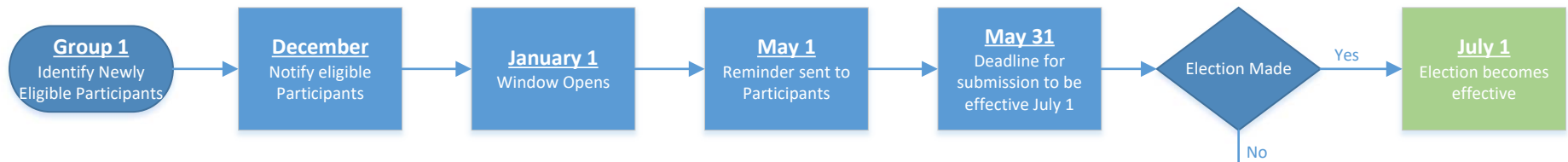


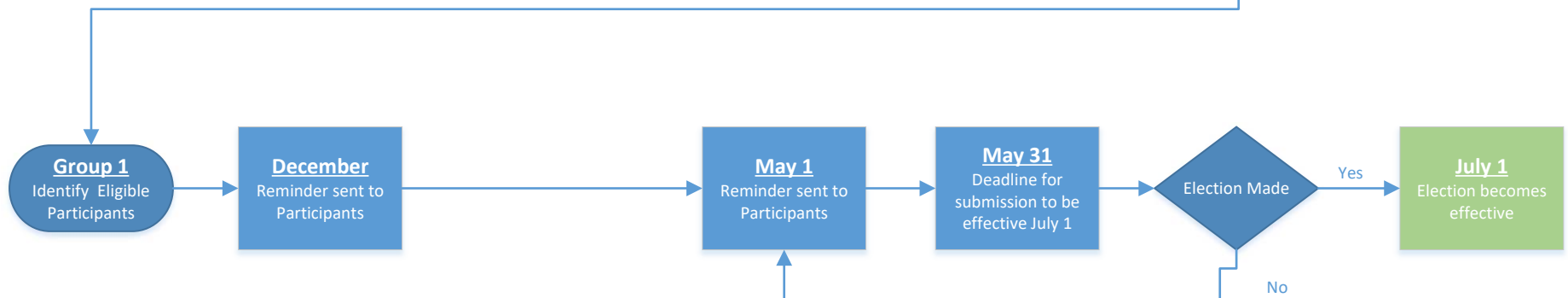
Second Choice Window – Cohort 1 – Savings Choice election date in 2016



Second Choice Window – Year 1



Year 2



Year 3

