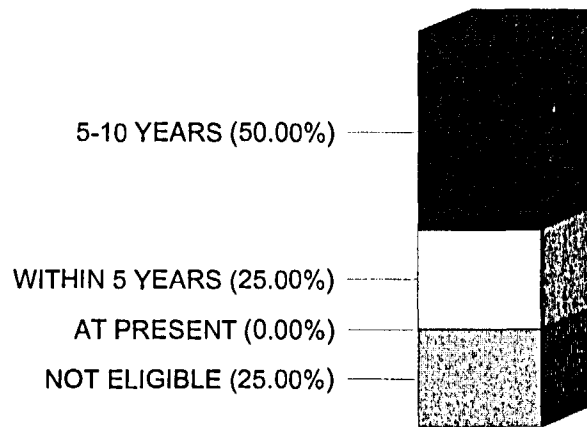
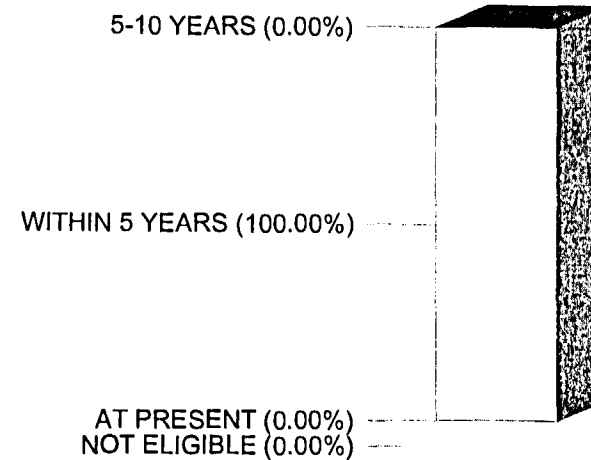


NON-ROTATIONAL AR RETIREMENT POTENTIAL TIME RANGES*

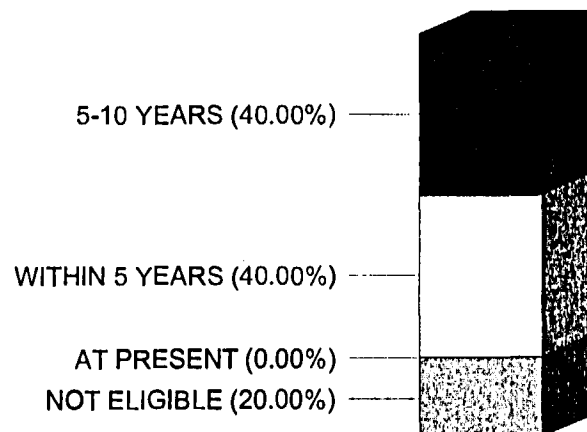
AR-05



AR-06



TOTAL



*ASSUMES PEOPLE RETIRE AT 55 YEARS OF AGE AND 30 YEARS OF SERVICE OR AT 65 YEARS OF AGE.