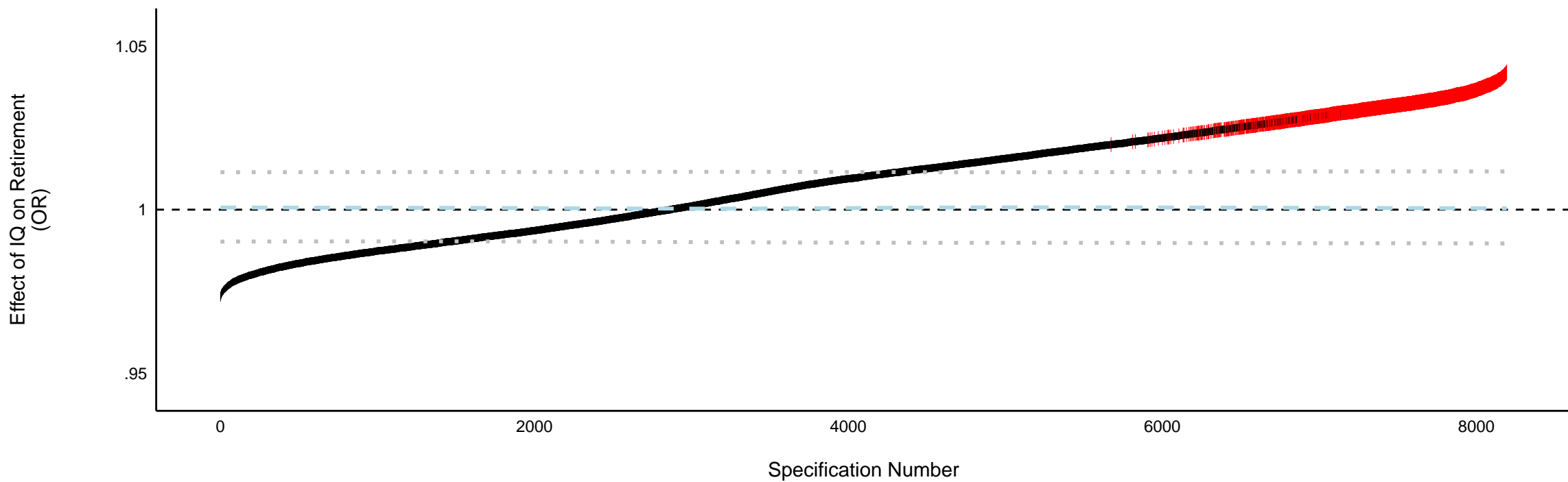


**A**

IQ → Retirement

**B**