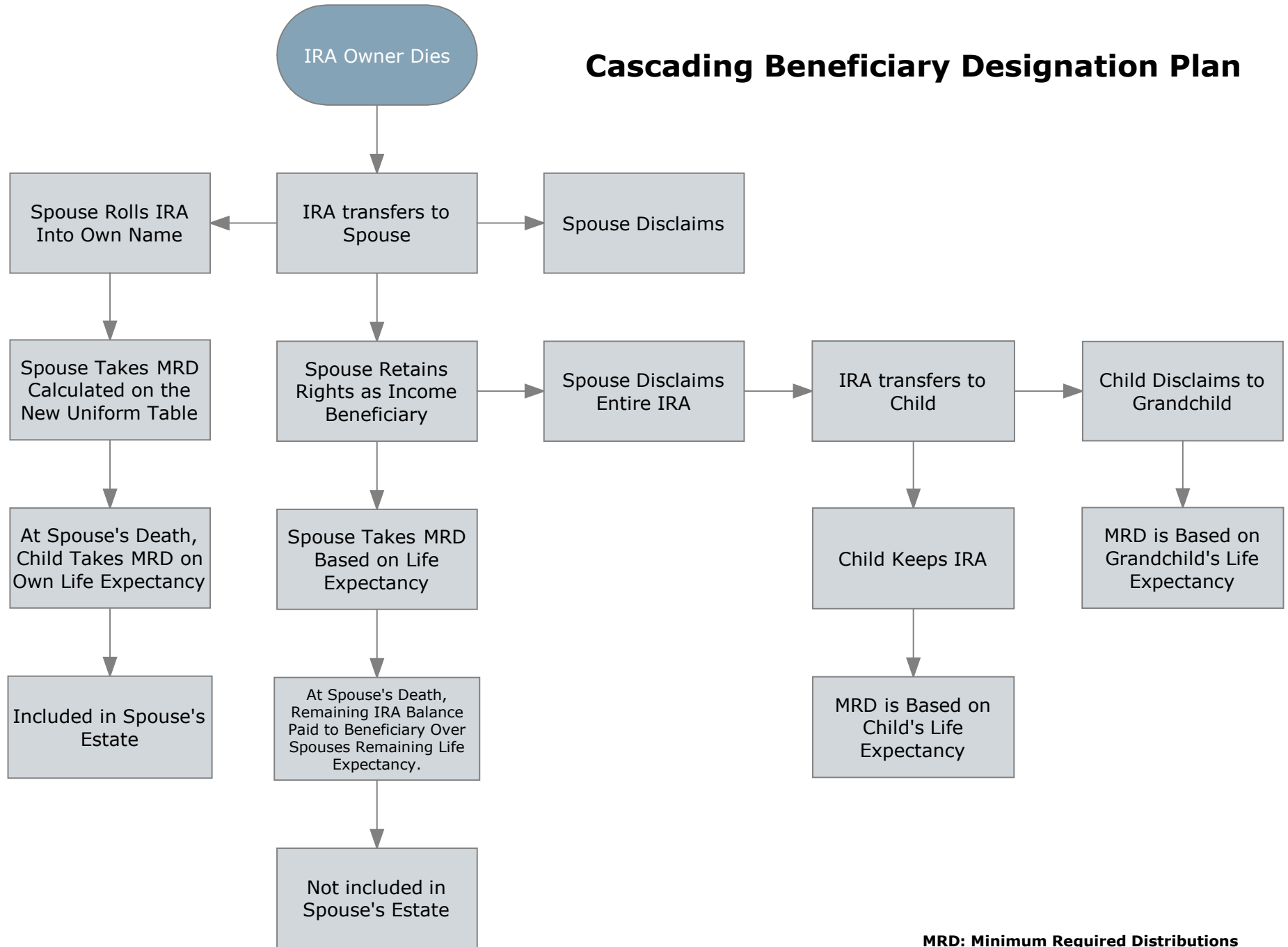


Cascading Beneficiary Designation Plan



MRD: Minimum Required Distributions