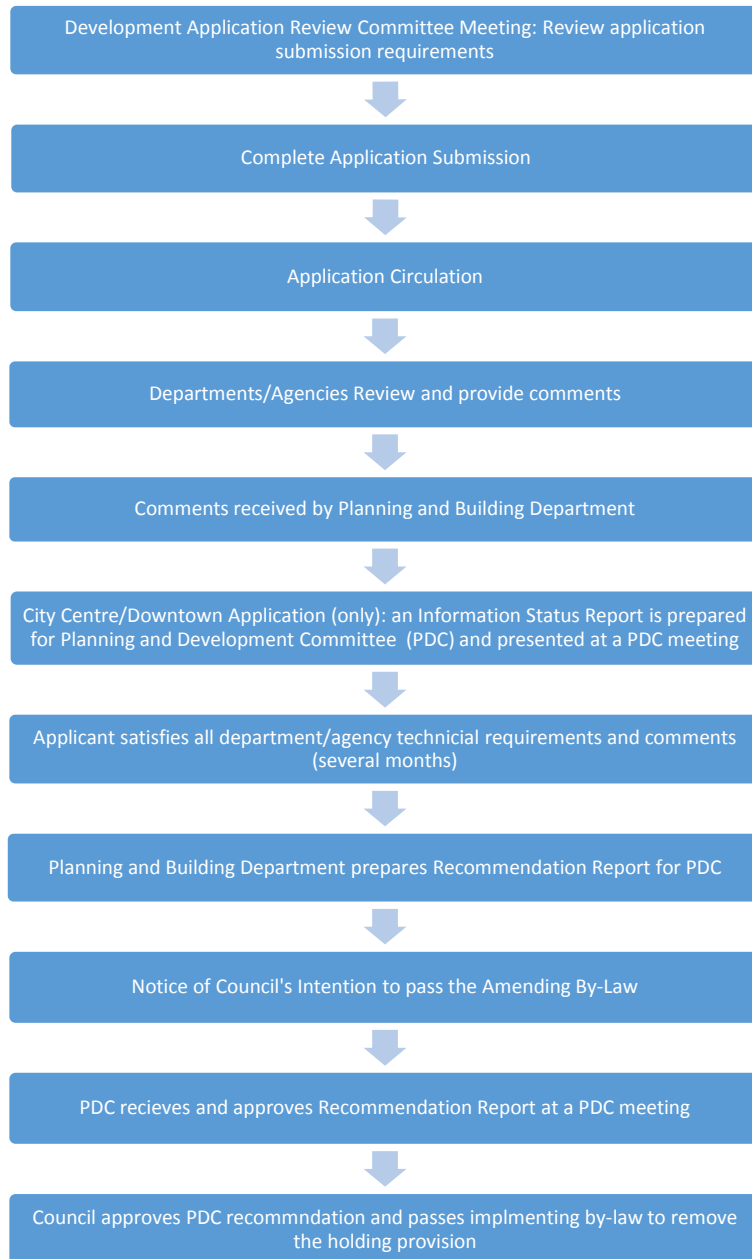


Current Removal of the Holding Provision Process – Approximately 12 Months



Proposed Removal of the Holding Provision Process – Approximately 8-9 Months

