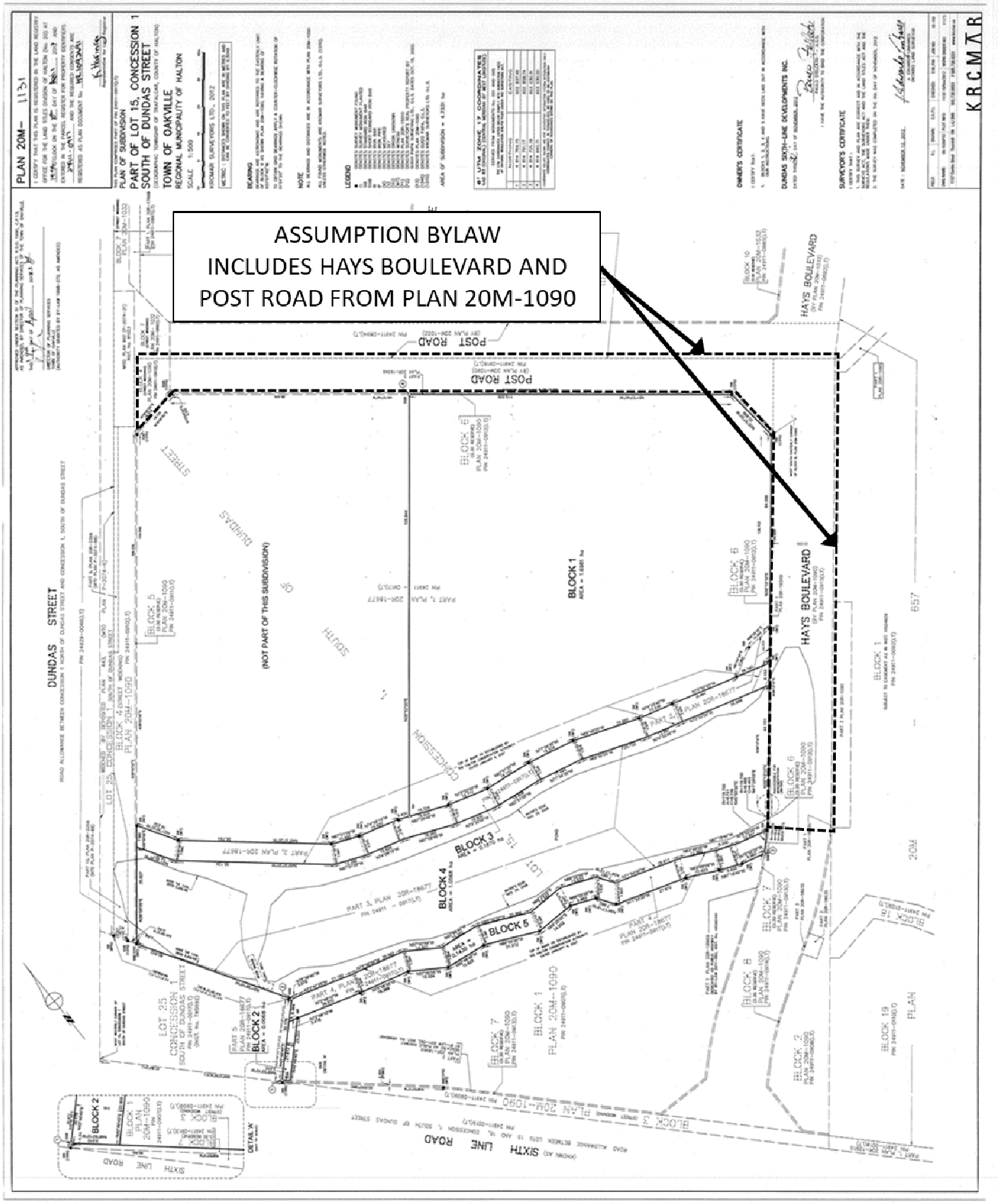APPENDIX 'B' – LEGAL PLAN