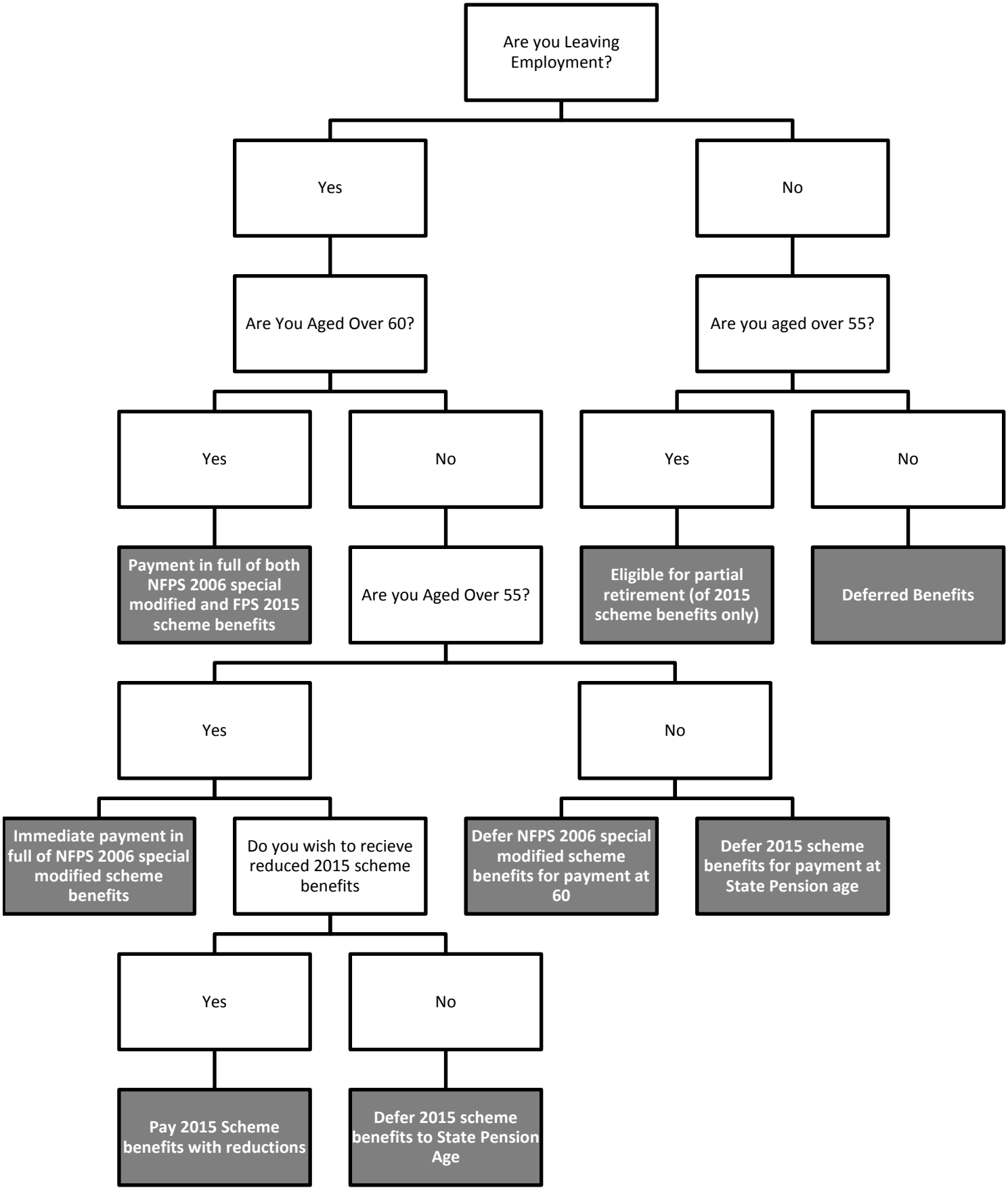Special Modified Scheme Retirement Decision Tree