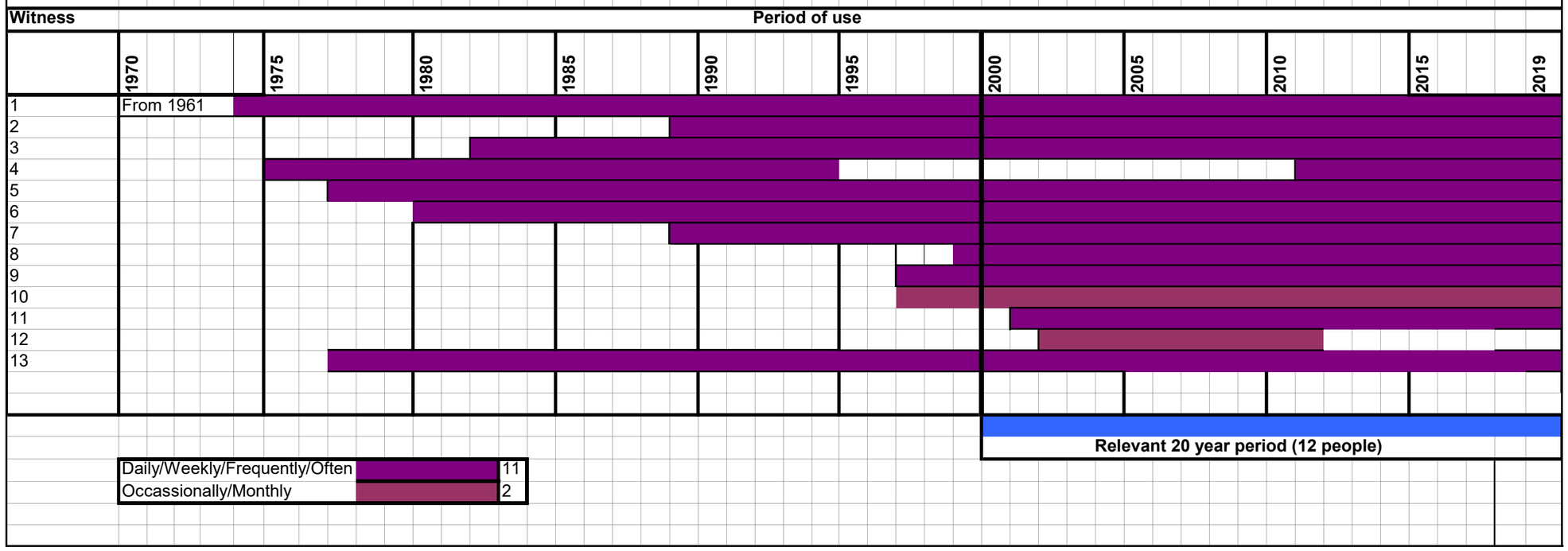Appendix 2 - Relevant 20 year period