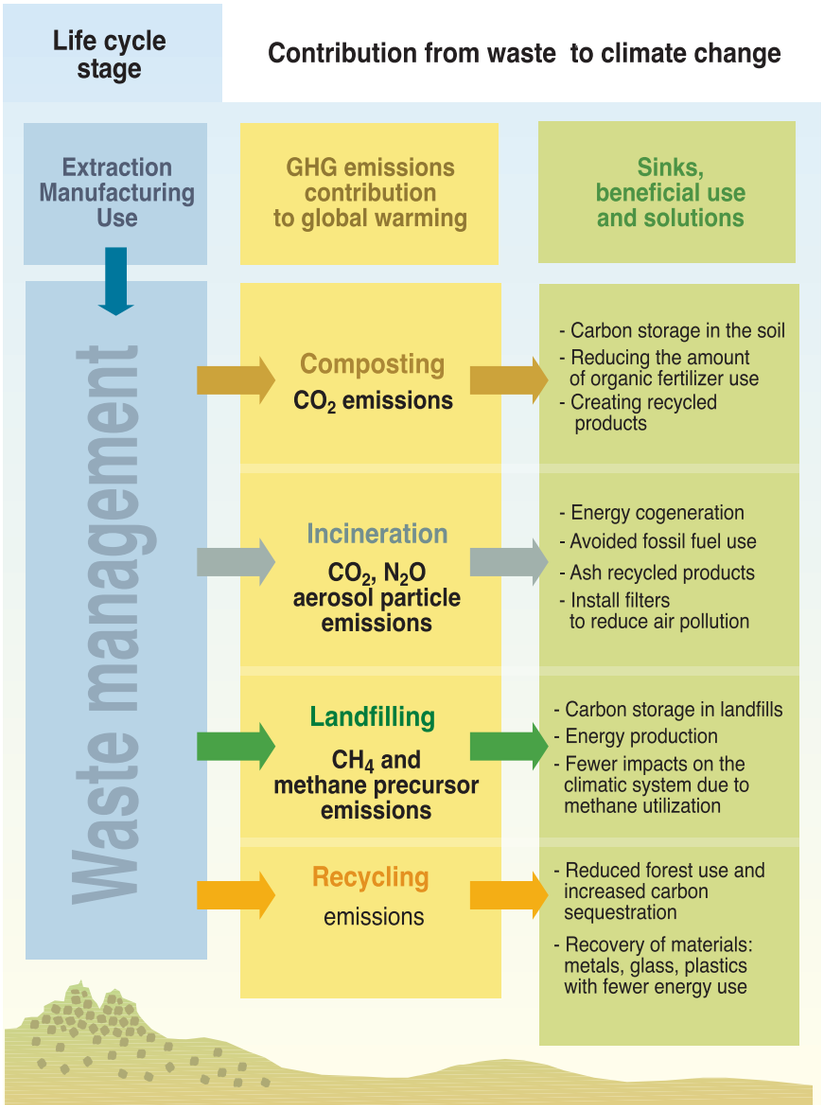44-45-contributionscheme.pdf 2005-12-05 13:30:48