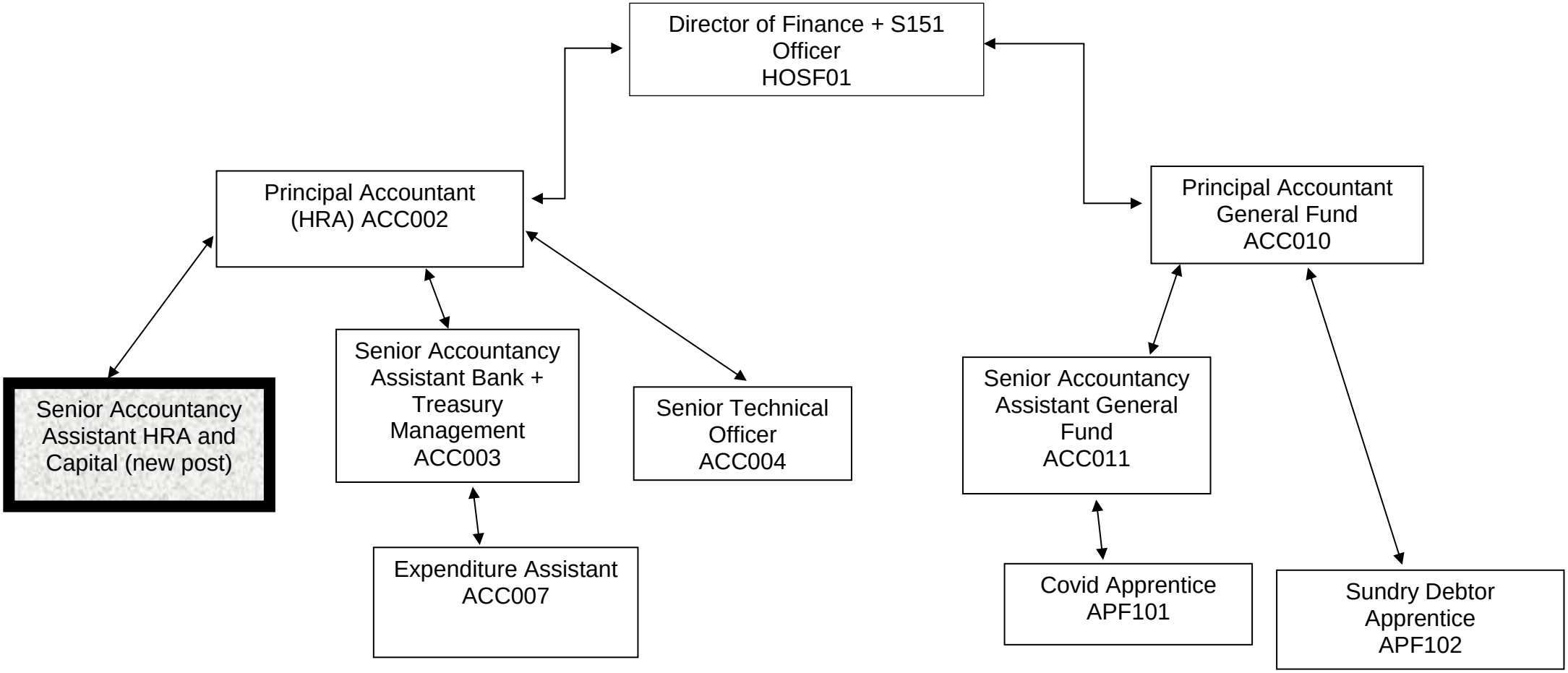PROPOSED STRUCTURE – FINANCIAL SERVICES **APPENDIX 1**