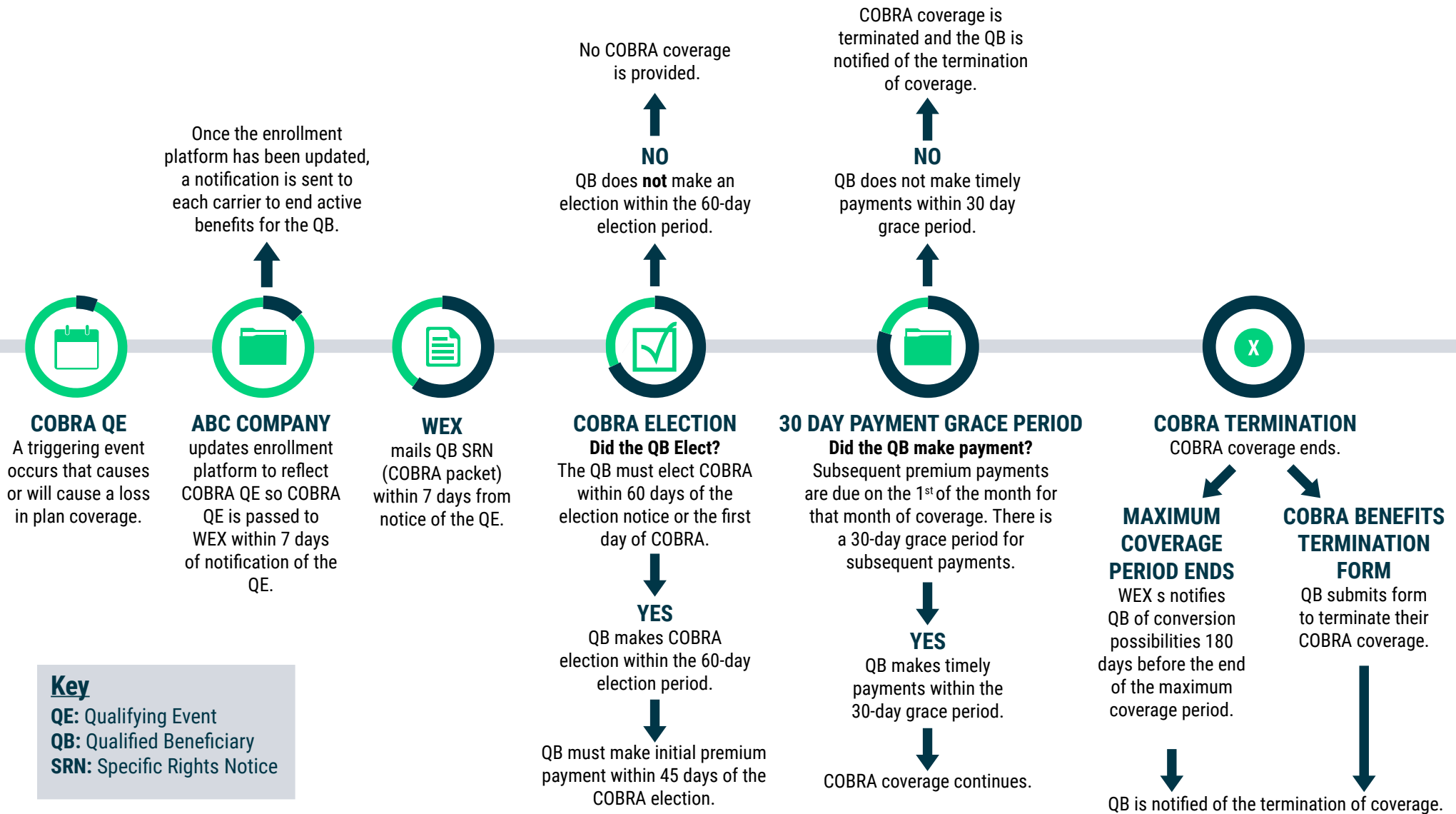


COBRA Timeline Chart



Key
QE: Qualifying Event
QB: Qualified Beneficiary
SRN: Specific Rights Notice