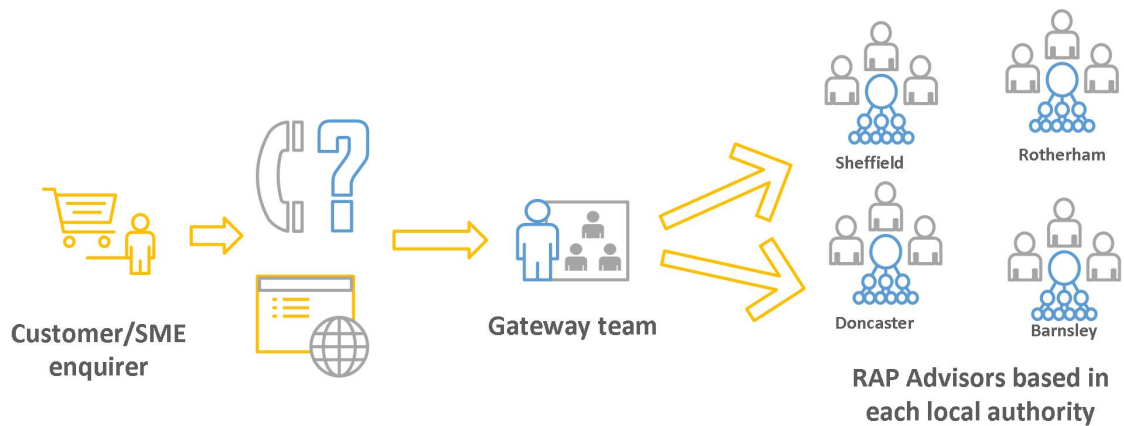


Appendix 1 – Alternative Models of Delivery

Option 1 – Current model - Specialist advisors.



Option 2 – Inhouse advisors.



Option 3 – Enhanced delivery model - Inhouse Business Advisors complementing specialist advisors.

