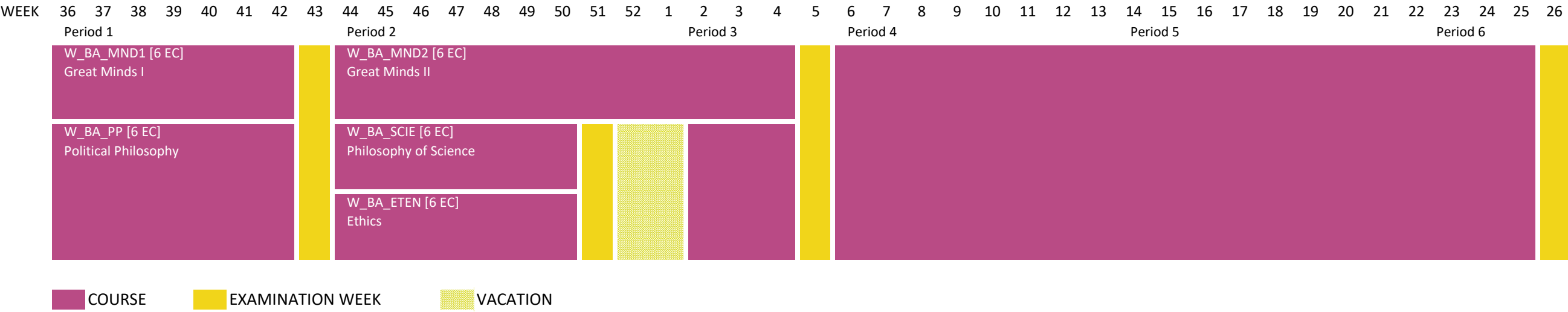


MINOR PHILOSOPHY 2026-2027



We reserve the right to make changes to this annual plan