

# **TOEIC TEST MASTER 1000 CDROM GRAMMAR REVIEW FOR SECTIONS 5 6 OF THE TOEIC TEST 50 TESTS 1000 QUESTIONS Workbook**

## **Introduction to the TOEIC Test Master 1000 CD-ROM Grammar Review**

The TOEIC Test Master 1000 CD-ROM Grammar Review for Sections 5 and 6 of the TOEIC test offers a comprehensive resource designed to elevate your test-taking skills and improve your performance in these critical sections. With a collection of 50 practice tests encompassing 1000 questions, this resource provides targeted grammar exercises that mirror the actual TOEIC exam's structure and difficulty level. Whether you're a beginner aiming to build foundational skills or an advanced test-taker seeking to refine your accuracy and speed, this CD-ROM is an invaluable tool for systematic practice and mastery.

## **Understanding Sections 5 and 6 of the TOEIC Test**

### **Overview of Section 5: Incomplete Sentences**

Section 5 of the TOEIC test primarily assesses your ability to complete sentences correctly by choosing appropriate words or phrases. This section contains 40 questions per test and evaluates grammar, vocabulary, and sentence structure. It requires quick comprehension of context and grammatical rules to select the best answer from four options.

### **Overview of Section 6: Text Completion**

Section 6 involves reading passages with missing words or phrases, where test-takers must select the best option to complete the text coherently. It comprises 16 questions per test, sometimes presented in clusters, emphasizing reading comprehension, contextual understanding, and grammatical correctness.

## **Features of the TOEIC Test Master 1000 CD-ROM**

### **Extensive Practice Material**

- 50 full-length practice tests designed to simulate the actual TOEIC environment
- 1000 carefully curated questions focusing on grammar, vocabulary, and structure
- Variety of question formats, including fill-in-the-blanks, sentence completion, and error recognition

## **Detailed Explanations and Feedback**

- Each question accompanied by detailed explanations to facilitate understanding
- Instant feedback on answers to help identify strengths and weaknesses
- Progress tracking features to monitor improvement over time

## **Targeted Focus on Grammar**

- Strong emphasis on grammar rules tested in Sections 5 and 6
- Coverage of common grammatical errors and pitfalls
- Practice on sentence structure, verb tenses, prepositions, conjunctions, and more

## **Approach to Using the CD-ROM for Effective Preparation**

### **Structured Practice Schedule**

- Start with diagnostic tests to assess current proficiency
- Focus on practicing a few sections daily, alternating between Sections 5 and 6
- Review incorrect responses thoroughly to understand errors
- Gradually increase the difficulty level by attempting full-length tests

### **Deep Dive into Grammar Topics**

Use the explanations provided to reinforce understanding of grammar rules. Key topics to focus on include:

- Subject-verb agreement
- Verb tenses and aspect
- Prepositions and conjunctions
- Pronouns and their agreement
- Modifiers and sentence structure

## Simulating Test Conditions

- Set aside dedicated time to simulate the actual testing environment
- Attempt full sections under timed conditions to improve speed and accuracy
- Review your performance after each session to identify recurring mistakes

## Strategies for Mastering Sections 5 and 6

### Effective Time Management

- Allocate approximately 45 seconds per question in Section 5
- Spend around 1-2 minutes per text completion in Section 6
- Practice pacing to ensure you complete all questions within the allotted time

### Question Pattern Recognition

Identify common question patterns such as:

- Preposition usage errors
- Verb tense inconsistencies
- Subject-verb agreement issues
- Incorrect word choice based on context

### Elimination Techniques

- Read all options carefully before selecting an answer
- Eliminate clearly incorrect choices first
- Use contextual clues within sentences to guide your selection
- Be cautious of answer choices that are grammatically correct but contextually inappropriate

## The Benefits of Using the TOEIC Test Master 1000 CD-ROM

### Comprehensive Skill Development

The extensive range of questions ensures coverage of all grammar points tested in Sections 5 and 6, promoting well-rounded skill development.

## Increased Confidence

Regular practice with realistic simulations builds familiarity with the test format, reducing anxiety and increasing confidence during the actual exam.

## Performance Tracking and Progress Monitoring

The CD-ROM's tracking features help learners visualize their progress, identify persistent weaknesses, and tailor their study plans accordingly.

## Flexibility and Convenience

As a CD-ROM resource, it provides the flexibility to practice anytime and anywhere without reliance on internet connectivity.

## Conclusion: Maximizing Your TOEIC Preparation with the CD-ROM

The TOEIC Test Master 1000 CD-ROM Grammar Review for Sections 5 and 6 is an invaluable resource for anyone aiming to excel in the TOEIC exam. Its extensive collection of practice tests, detailed explanations, and targeted grammar exercises equip learners with the necessary tools to master these sections. By adopting a structured practice approach, leveraging the detailed feedback, and employing strategic answering techniques, test-takers can significantly improve their accuracy, speed, and confidence.

Remember, consistent practice and thorough review are key to success. Incorporate this CD-ROM into your study routine, focus on understanding grammatical concepts, and simulate real exam conditions to achieve your desired TOEIC score. With dedication and strategic preparation, mastering Sections 5 and 6 of the TOEIC is within your reach.

### **TOEIC Test Master 1000 CDROM Grammar Review for Sections 5 & 6 of the TOEIC Test: 50 Tests, 1000 Questions**

In the realm of English language proficiency assessments, the TOEIC (Test of English for International Communication) stands as a benchmark for many professionals and aspiring global communicators. Among its various sections, Sections 5 and 6, focused on grammar and vocabulary, are often regarded as critical determinants of overall test success. The comprehensive resource titled "TOEIC Test Master 1000 CDROM Grammar Review for Sections 5 & 6 of the TOEIC Test: 50 Tests, 1000 Questions" emerges as a valuable tool for test-takers aiming to sharpen their grammar skills systematically. This article offers an in-depth review of this resource, exploring its structure, content, strengths, and practical utility for TOEIC candidates.

## Understanding the Structure: An Overview of the Resource

The "TOEIC Test Master 1000 CDROM" is designed as an extensive practice platform, emphasizing the mastery of grammatical rules and their application in test scenarios. The resource is segmented into 50 simulated tests, each comprising a series of questions that reflect the complexity and format of actual TOEIC Sections 5 and 6.

Key Features:

- Number of Questions: 1,000 carefully curated questions, ensuring a broad coverage of grammatical topics.
- Test Format: Each test mirrors real TOEIC test conditions, facilitating authentic practice.
- Answer Explanations: Detailed rationales accompany each question, fostering understanding and retention.
- Progress Tracking: The CD-ROM includes features to monitor progress, identify weak areas, and tailor further study.

This structured approach provides learners with ample opportunities to practice, review, and reinforce their grammatical knowledge within a realistic testing environment.

## Deep Dive into Sections 5 and 6: Focus and Content

### Section 5: Incomplete Sentences

Section 5 primarily tests a candidate's ability to select the most appropriate word or phrase to complete a sentence correctly. It typically presents a sentence with a blank, followed by four options. The challenge lies in understanding subtle grammatical nuances, idiomatic expressions, and contextual clues.

Common Grammar Topics Covered:

- Verb tense and aspect (present, past, future, perfect, progressive)
- Subject-verb agreement
- Pronoun usage and agreement
- Modifiers and adjectives/adverbs placement
- Prepositions and conjunctions
- Sentence structure and clauses

### Section 6: Text Completion

Section 6 expands on the grammatical concepts by requiring candidates to fill in blanks within longer texts, such as emails, notices, or articles. These questions test not only grammar but also coherence and contextual understanding.

Topics Covered:

- Cohesion and coherence within paragraphs
- Logical sequencing of ideas
- Vocabulary context clues
- Advanced grammar points like conditional sentences, passive voice, and relative clauses

Synergy Between Sections 5 and 6:

While Section 5 emphasizes sentence-level grammatical accuracy, Section 6 assesses the ability to maintain grammatical correctness within extended texts. Practicing both ensures a well-rounded grasp of English grammar in business and everyday contexts.

## Strengths of the "TOEIC Test Master 1000 CDROM"

- Extensive Practice with Realistic Scenarios

The inclusion of 50 full-length tests provides learners with a simulation environment, reducing test anxiety and building stamina. The questions are designed to emulate the style, difficulty, and format of the actual TOEIC, making the practice highly relevant.

- Comprehensive Coverage of Grammar Topics

The 1,000 questions span a wide array of grammatical rules, ensuring learners are exposed to both fundamental and advanced concepts. This breadth is vital for achieving a high score, especially in Sections 5 and 6, which often challenge test-takers with nuanced language use.

- Detailed Explanations and Rationales

Understanding why an answer is correct or incorrect is essential for effective learning. The CD-ROM offers in-depth explanations, clarifying grammatical rules and common pitfalls, which aids in internalizing concepts rather than rote memorization.

### - Self-Directed Learning and Flexibility

With its interactive design, users can choose specific tests or topics to focus on, enabling personalized study plans. This flexibility allows learners to target their weaknesses efficiently.

### - Progress Monitoring and Feedback

The resource tracks performance over time, helping users identify recurring mistakes and measure improvement. Such insights support strategic study adjustments.

### - User-Friendly Interface

Designed with clarity and ease of navigation, the CDROM caters to learners of varying technical proficiency, ensuring smooth access to practice tests and explanations.

## Practical Tips for Maximizing Effectiveness

To derive maximum benefit from the "TOEIC Test Master 1000 CDROM," consider the following strategies:

- Consistent Practice: Dedicate regular sessions to complete a few tests, simulating real exam conditions.

- Review Mistakes Thoroughly: Use the detailed explanations to understand errors, rather than merely correcting answers.

- Focus on Weak Areas: Identify recurring issues (e.g., prepositions, verb tense) and revisit related questions.

- Simulate Test Conditions: Time yourself to improve speed and accuracy, mirroring actual test constraints.

- Combine with Other Resources: Use supplementary materials like vocabulary lists or listening practice to develop comprehensive skills.

- Track Progress: Regularly review performance reports to adjust your study plan accordingly.

## Conclusion: Is the "TOEIC Test Master 1000 CDROM" a Worthy Investment?

For TOEIC aspirants aiming to excel in Sections 5 and 6, the "TOEIC Test Master 1000 CDROM Grammar Review" offers a robust, comprehensive, and practical tool. Its extensive question bank, realistic testing environment, and insightful explanations make it an invaluable resource for

self-study. While no single tool guarantees success, integrating this CDROM into a disciplined study regimen can significantly enhance grammatical proficiency, boost confidence, and improve overall test scores.

In a competitive global landscape where clear communication is key, mastering the grammatical nuances tested in the TOEIC can open doors to international career opportunities. This resource, with its thorough approach and user-centric features, stands out as a reliable companion on that journey toward language mastery.

**QuestionAnswer** What topics are covered in the TOEIC Test Master 1000 CDROM Grammar Review for Sections 5 and 6? The CDROM focuses on grammar topics such as verb tenses, modal verbs, subject-verb agreement, prepositions, conjunctions, and sentence structure, specifically tailored for Sections 5 and 6 of the TOEIC test. How does the TOEIC Test Master 1000 CDROM help improve performance in Sections 5 and 6? It provides extensive practice with 50 full-length tests and 1000 questions, allowing learners to familiarize themselves with common question types, improve their grammar skills, and increase test-taking confidence. Are the questions in the CDROM aligned with the latest TOEIC exam format? Yes, the questions are designed to reflect the current TOEIC exam standards for Sections 5 and 6, ensuring relevant and up-to-date practice. Can beginners use the TOEIC Test Master 1000 CDROM to prepare for Sections 5 and 6? Yes, the CDROM is suitable for learners at various levels, but it is especially effective for those who have a basic understanding of English grammar and want targeted practice. Does the CDROM provide explanations for correct answers in Sections 5 and 6 questions? Yes, it offers detailed explanations and grammar tips for each question, helping learners understand their mistakes and improve their grammar skills effectively. How many full-length tests are included in the TOEIC Test Master 1000 CDROM for Sections 5 and 6 practice? The CDROM includes 50 full-length practice tests, providing comprehensive preparation for test day. Is this resource suitable for self-study or should it be used with a tutor? It is designed for self-study, allowing learners to practice at their own pace, but can also be supplemented with guidance from a tutor for more personalized feedback. What is the benefit of practicing with 1000 questions from the CDROM for TOEIC test takers? Practicing with a large question bank helps build familiarity, boosts confidence, and improves accuracy and timing, leading to better performance in the actual exam. Are there any updates or newer editions of the TOEIC Test Master 1000 CDROM available? As of the latest information, the 50 tests and 1000 questions edition remains a popular resource; however, it's advisable to check for newer versions or supplementary materials for the most recent exam formats.

**Related keywords:** TOEIC, grammar review, TOEIC test preparation, TOEIC sections 5 and 6, TOEIC practice tests, TOEIC questions, TOEIC vocabulary, TOEIC listening and reading, TOEIC training, TOEIC study guide

## Retired act tests

**Retired ACT Tests:** A Comprehensive Guide to Understanding, Using, and Preparing for Past ACT Exams

### Introduction to Retired ACT Tests

**Retired ACT tests** are former versions of the American College Testing (ACT) exam that are no longer administered in their original format. These tests, often referred to as "retired" or "old" tests, provide valuable resources for students preparing for the current version of the ACT. They serve as a window into the exam's evolution, allowing students to familiarize themselves with question types, formatting, and content areas. In this guide, we'll explore what retired ACT tests are, their benefits for test preparation, how to access them legally, and strategies to incorporate them effectively into your study routine.

### Understanding Retired ACT Tests

#### What Are Retired ACT Tests?

Retired ACT tests are previous editions of the exam that have been phased out or replaced over the years. Since the ACT undergoes periodic updates to reflect current college readiness standards and content emphasis, older tests are retired from active administration. However, these tests are preserved and shared as study resources because they still provide insight into the exam's structure and question style.

#### History and Evolution of the ACT

The ACT has evolved since its inception in 1959, with changes aimed at better assessing college readiness. Key milestones include:

- Transition from paper-based to computer-based testing in recent years.
- Introduction of new question formats and item types.
- Adjustments in scoring and timing.

These changes mean that older tests may differ in format or content emphasis but remain useful for practice.

#### Why Use Retired ACT Tests?

Utilizing retired tests offers several benefits:

- **Practice with Real Questions:** They provide exposure to actual questions used in previous exams, helping students become familiar with the question style and difficulty.
- **Understanding Test Format:** Students can learn the structure, timing, and flow of the test sections.
- **Identify Strengths and Weaknesses:** Practice allows students to assess their knowledge and focus on areas needing improvement.
- **Cost-Effective Study Material:** Many retired tests are available for free or at low cost, making them accessible study tools.

## Accessing Retired ACT Tests Legally and Safely

### Official Sources for Retired ACT Tests

The most reliable and legal sources for retired ACT tests include:

- **Official ACT Website:** The ACT organization offers official practice tests, some of which are retired versions. They often provide free samples or paid practice books containing past exams.
- **ACT Prep Books:** Reputable publishers produce prep books that include retired tests, such as The Official ACT Prep Guide.
- **School or Library Resources:** Many educational institutions have licensed copies of retired tests for student use.

### Important Tips for Accessing and Using Retired Tests

- Always ensure you are obtaining tests through authorized sources to respect copyright laws.
- Avoid pirated or illegal copies, which may contain errors or be incomplete.
- Use official or reputable prep materials to ensure accurate and reliable practice.

## How to Effectively Use Retired ACT Tests for Preparation

### Creating a Study Plan

Incorporate retired tests into your study schedule by:

- Assessing your baseline score with an initial practice test.

- Identifying weak areas through detailed review of your answers.
- Scheduling regular practice sessions using retired tests to build familiarity and confidence.
- Simulating test conditions to improve timing and endurance.

## Practice Strategies

To maximize the benefit of retired tests, consider the following approaches:

- **Timed Practice:** Always simulate real test conditions by adhering to time limits.
- **Detailed Review:** Analyze incorrect answers to understand mistakes and prevent repetition.
- **Section Focus:** Practice sections individually to target specific skills such as math, reading, or science reasoning.
- **Progressive Difficulty:** Start with easier retired tests and gradually move to more challenging ones.

## Incorporating Retired Tests into Broader Preparation

While retired tests are valuable, they should be part of a comprehensive study plan that includes:

- Reviewing fundamental concepts in math, English, reading, and science.
- Practicing question strategies and time management.
- Using official ACT prep resources for targeted practice.
- Taking full-length practice exams periodically to track progress.

## Differences Between Current and Retired ACT Tests

Understanding the differences helps in effectively using retired tests:

### Format and Content Changes

- Recent tests may feature updated question types, such as more data interpretation or integrated science questions.
- The number of questions and time allocations may have shifted.
- Some sections may have been added, removed, or modified.

### Scoring and Difficulty

- Since scoring scales and difficulty levels evolve, compare scores on retired tests with current benchmarks cautiously.
- Use retired tests primarily for practice rather than exact score predictions.

## Relevance for College Admissions

- While retired tests are excellent practice tools, always focus on current test formats and scoring to align with college admission expectations.

## Additional Resources for Retired ACT Tests

- Official ACT Practice Resources: Available on the ACT website and through official prep guides.
- Third-Party Prep Books: Many publishers include retired tests with answer explanations.
- Online Practice Platforms: Some websites host retired ACT tests for free or for purchase.
- Test Prep Courses: Many prep courses incorporate retired tests into their curriculum.

## Conclusion

*Retired ACT tests* are invaluable tools for students aiming to excel on the current ACT. They offer authentic practice questions, insights into the exam's structure, and opportunities to refine test-taking strategies. By accessing these tests through reputable sources and integrating them into a well-rounded study plan, students can boost their confidence, identify areas for improvement, and ultimately achieve their target scores. Remember that while retired tests are highly beneficial, they should complement other study methods, including reviewing content, learning test strategies, and taking full-length practice exams. With dedication and strategic preparation, retired ACT tests can be a stepping stone toward college admission success.

### Retired ACT Tests: An In-Depth Review and Analysis

The retired ACT tests represent a significant aspect of standardized testing history, offering insight into the evolution of college admissions assessments and providing valuable resources for students preparing for the current exam. These tests, which are no longer administered but remain accessible through various channels, serve as a vital tool for understanding test patterns, question styles, and scoring methodologies. For students, educators, and test prep professionals alike, analyzing retired ACT tests can enhance preparation strategies, identify recurring themes, and develop better approaches to mastering the exam.

## Understanding What Retired ACT Tests Are

## Definition and Background

Retired ACT tests are previous versions of the American College Testing (ACT) assessment that have been discontinued from active administration but are still available for practice and study. These tests were initially used in real testing environments and are now stored in archives or released officially for practice purposes. The ACT, introduced in 1959, has undergone numerous updates, and the retired tests reflect the exam's historical structure, question styles, and content focus.

## Why Are They Important?

- Historical Insight: They provide a window into how the ACT has evolved over decades.
- Practice Material: They serve as high-quality resources for students to simulate real testing conditions.
- Test Pattern Recognition: Analyzing past tests helps students identify recurring question types and themes.
- Scoring Trends: They help in understanding how scoring standards and benchmarks have shifted over time.

## Features of Retired ACT Tests

### Content and Structure

Retired ACT tests typically mirror the structure of current exams but may differ in question difficulty, phrasing, or emphasis.

- Sections Covered: English, Math, Reading, Science, and sometimes an optional Writing (Essay).
- Question Types: Multiple-choice questions with a variety of formats, including sentence correction, algebra, interpretation, and scientific reasoning.
- Difficulty Levels: Vary across different retired tests, providing a spectrum from easier to more challenging questions.

### Availability and Accessibility

- Official Sources: The ACT organization occasionally releases retired tests for practice, often as part of prep packages or sample sets.
- Third-Party Platforms: Many test prep companies and educational websites compile and sell

collections of retired tests.

- Public Domains and Archives: Some retired tests are available freely through libraries or online archives.

## Scoring and Analysis

- Scoring Methods: Retired tests are scored using the current ACT scoring scale, though some older tests may require conversion for comparison.

- Answer Keys and Explanations: Most come with detailed answer keys, sometimes including rationales for correct answers.

- Difficulty Calibration: They offer a way to calibrate one's skill level by comparing performance across different versions.

## Pros and Cons of Using Retired ACT Tests

### Pros

- Rich Practice Material: They provide extensive practice opportunities without the need for expensive new tests.

- Historical Perspective: Understanding how the test has changed helps tailor preparation.

- Cost-Effective: Many retired tests are available for free or at low cost.

- Test-Taking Strategy Development: Repeated exposure to various question types enhances strategic thinking.

### Cons

- Potential Obsolescence: Older tests may not reflect current question styles or content emphases.

- Differences in Difficulty: Variability across different retired tests might lead to inconsistent practice experiences.

- Limited Relevance: Some retired tests may contain outdated language or scientific knowledge not reflective of current standards.

- Availability Issues: Not all retired tests are readily accessible, especially for free.

## How to Effectively Use Retired ACT Tests for Preparation

### Step-by-Step Approach

- Identify Reliable Sources: Use official ACT releases or reputable test prep platforms to access authentic retired tests.
- Simulate Real Testing Conditions: Take tests timed, in a quiet environment to mimic actual test day.
- Analyze Results Thoroughly: Review incorrect answers to understand mistakes and identify patterns.
- Track Progress Over Time: Keep records to see improvement and adjust study strategies accordingly.
- Focus on Weak Areas: Use specific retired tests to target sections where improvement is needed.

## Integrating Retired Tests into a Study Plan

- Incorporate full-length retired tests periodically to build stamina.
- Use sections or questions from retired tests for targeted practice.
- Combine with other resources like practice questions, tutorials, and review books for comprehensive prep.

## Case Studies and Student Experiences

### Success Stories

Many students report significant score improvements after practicing extensively with retired tests. For example, a student aiming for a 30+ score found that repeated practice with older tests helped them recognize question patterns and improve pacing, leading to higher accuracy.

### Challenges Faced

Some students experience frustration with the outdated language or question formats, which can cause confusion or misalignment with current exam standards. To mitigate this, it's essential to supplement retired test practice with current exam materials.

## Future Trends and Considerations

### Technology and Accessibility

- As digital platforms expand, more retired tests are becoming available online, making practice more accessible.
- Adaptive learning systems might incorporate retired tests into personalized study programs.

## Updating Practice Resources

- Test prep companies are increasingly integrating retired tests into their offerings, often adding commentary and analysis.
- The challenge remains to ensure that practice materials stay aligned with current test standards and content emphases.

## Legal and Ethical Use

- Always use retired tests obtained from authorized sources to avoid copyright violations.
- Using genuine retired tests enhances the validity of practice sessions.

## Conclusion

The retired ACT tests serve as a vital resource in the landscape of standardized testing preparation. They provide invaluable insights into the evolution of the exam, offer extensive practice opportunities, and help test-takers develop effective strategies. While they may sometimes lag behind current test formats due to their age, their benefits—especially when used judiciously—far outweigh potential drawbacks. For students committed to achieving their best ACT scores, incorporating retired tests into a well-rounded preparation plan can make a significant difference. As the landscape of standardized testing continues to evolve, these historical tests remain a cornerstone of effective, strategic study, bridging past and present to empower future test-takers.

**Question** What are retired ACT tests and how are they different from current tests? Retired ACT tests are previous versions of the ACT exam that are no longer administered but are often available for practice. They differ from current tests in content, format, and question styles, reflecting the exam's evolution over time. **Why should students practice with retired ACT tests?** Practicing with retired ACT tests helps students familiarize themselves with the exam format, improve time management, and identify areas needing improvement, ultimately boosting their confidence and scores. **Where can I find official retired ACT practice tests?** Official retired ACT practice tests can often be found through the ACT organization's website, official prep books, or authorized test prep providers. Some may be available for free, while others might require purchase. **Are retired ACT tests still relevant for current exam preparation?** Yes, retired ACT tests are still relevant as they mirror the types of questions previously used and can help students develop test-taking strategies, though students should also focus on the latest practice materials for the most current content. **How should students incorporate retired ACT tests into their study plan?** Students should use retired ACT tests to simulate real testing conditions, analyze their performance, and identify patterns in their mistakes, integrating these sessions into a comprehensive study plan. **Can retired ACT tests help improve my score in the science section?** Yes, retired ACT science tests

provide valuable practice with data interpretation, experiment analysis, and reasoning skills, which can help improve performance in the science section. Are there any drawbacks to relying solely on retired ACT tests for preparation? Relying solely on retired tests may not address recent changes in the exam format or content. It's important to supplement practice with current materials and official resources to ensure comprehensive preparation. How do retired ACT tests compare in difficulty to current tests? The difficulty of retired ACT tests can vary, but generally they are comparable to current tests. However, newer tests may include updated question styles or topics, so it's beneficial to practice with both retired and current materials.

**Related keywords:** retirement planning, actuarial tests, pension calculations, retirement benefits, retirement age, pension fund management, retirement eligibility, actuarial assumptions, retirement strategies, retirement policy

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