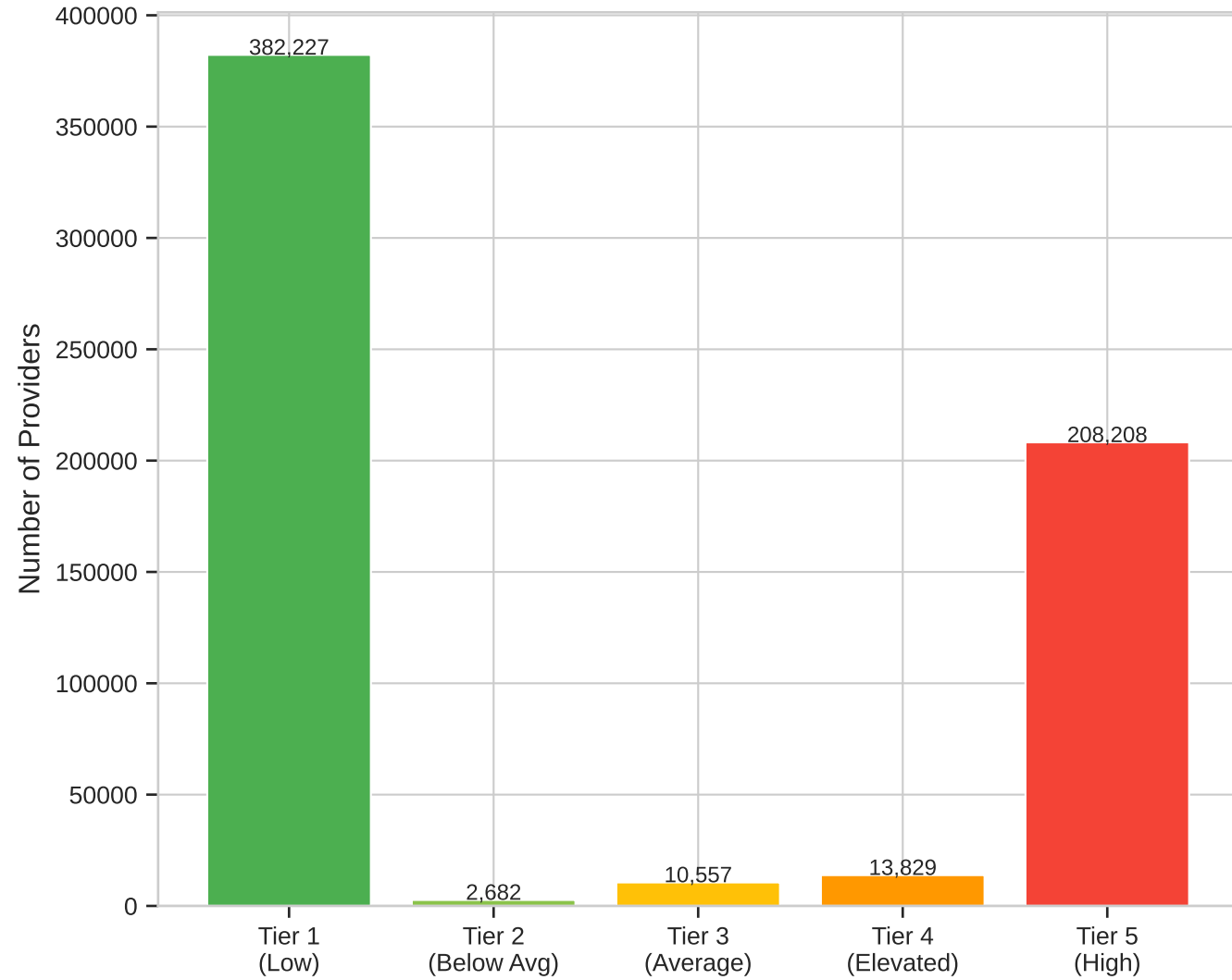


Risk Tier Distribution



Median Spending by Risk Tier

