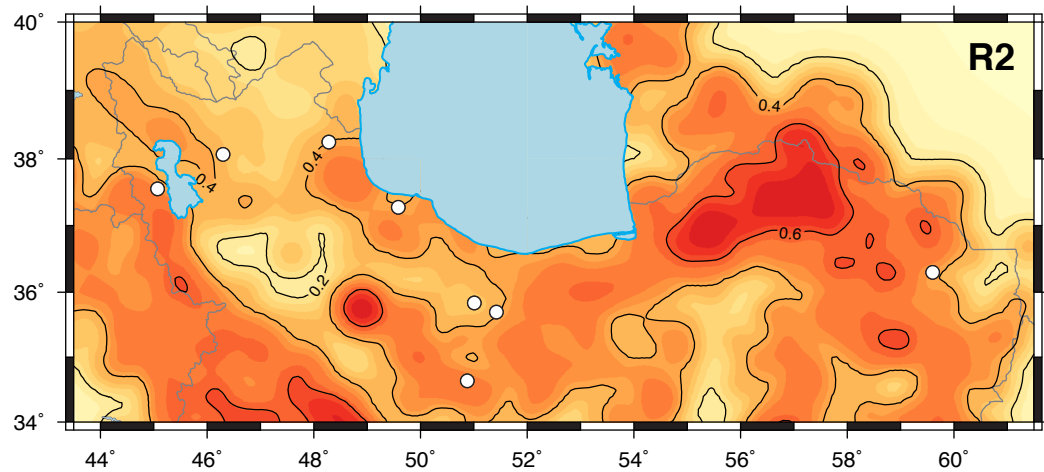
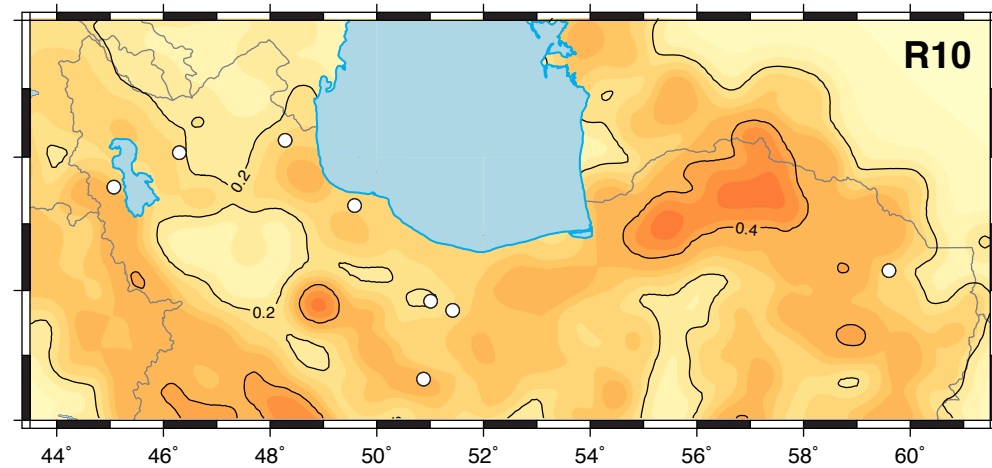


a)

2% in 50 years

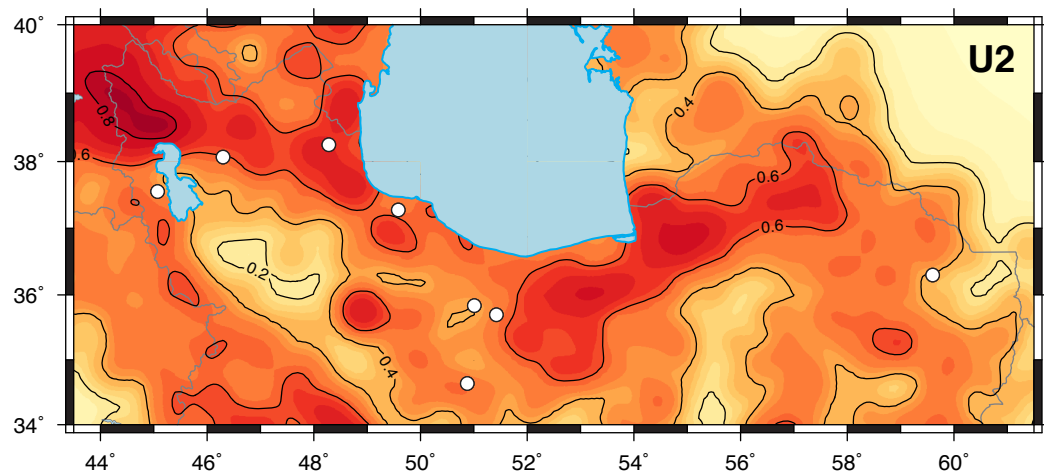


10% in 50 years

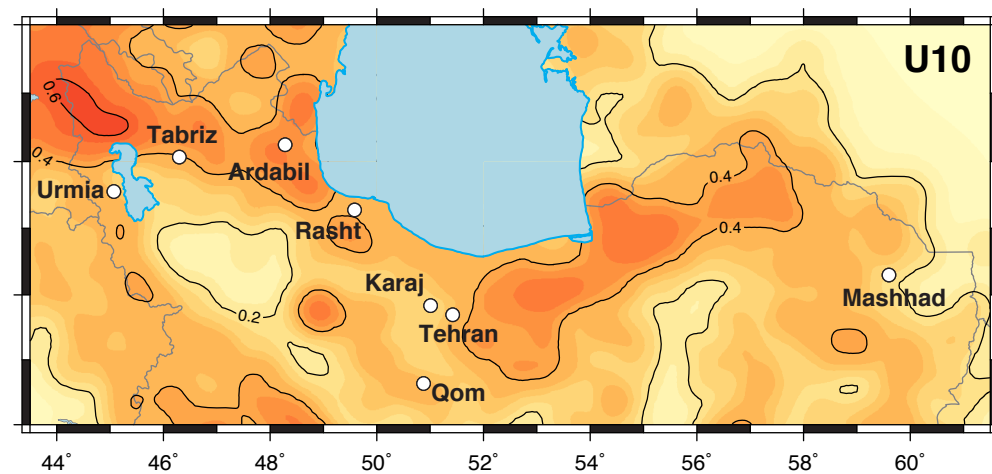


b)

2% in 50 years



10% in 50 years

PGA
(g)