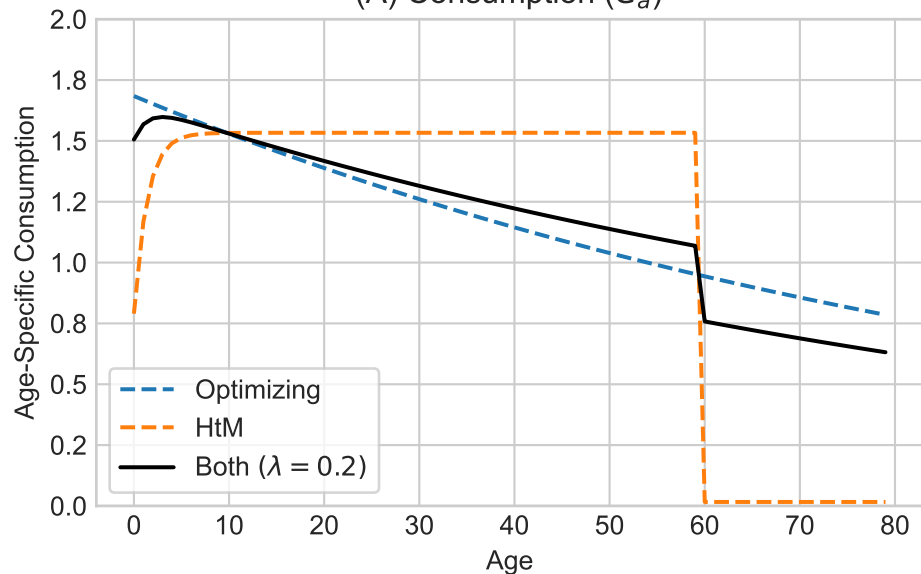
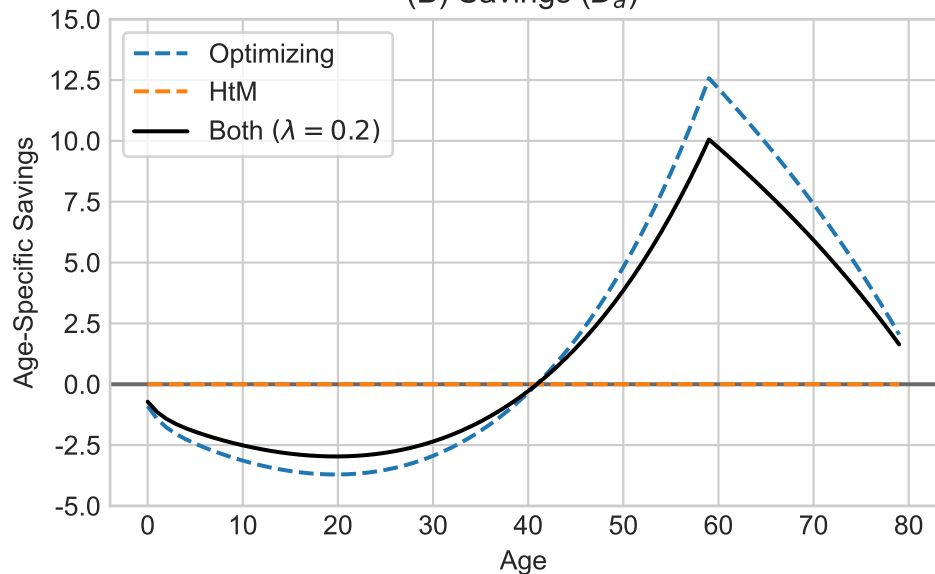
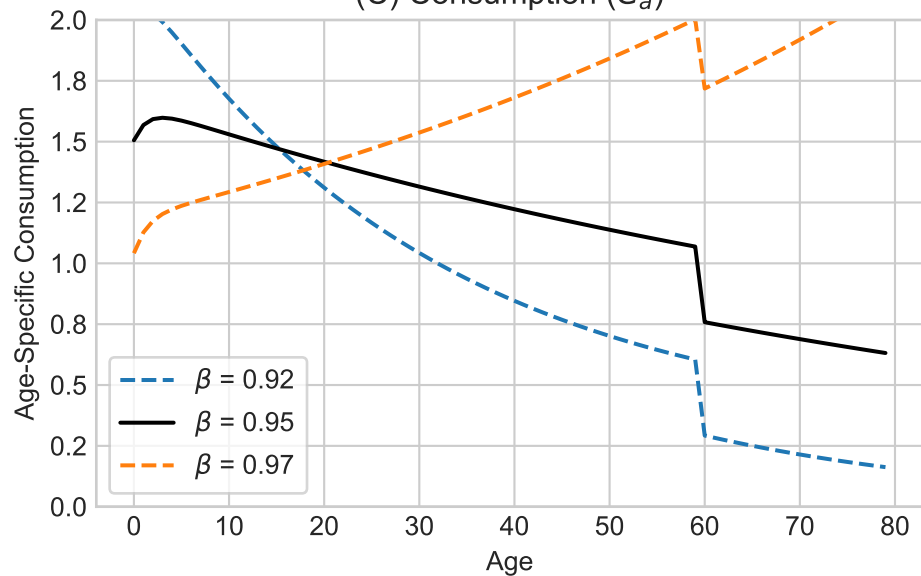


(A) Consumption (C_a)(B) Savings (B_a)(C) Consumption (C_a)(D) Savings (B_a)