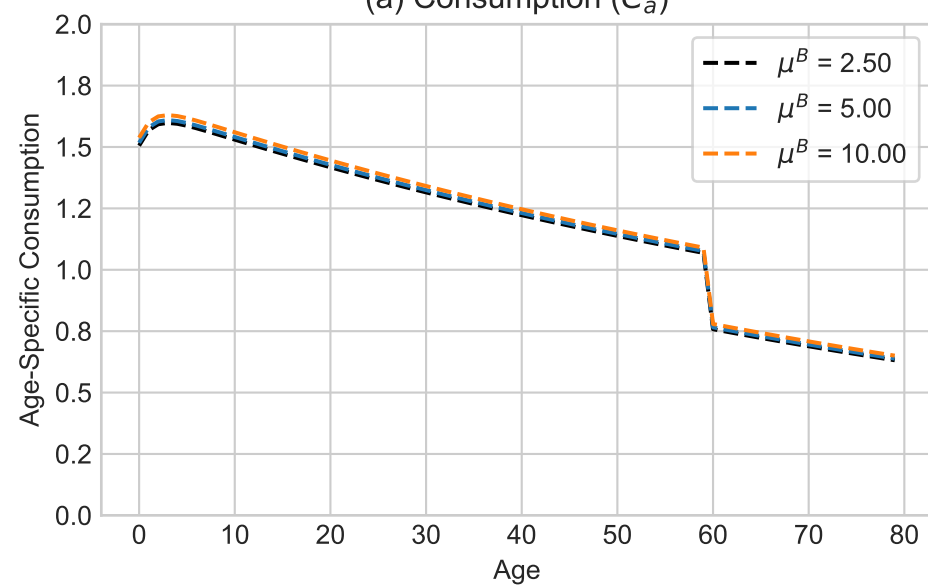
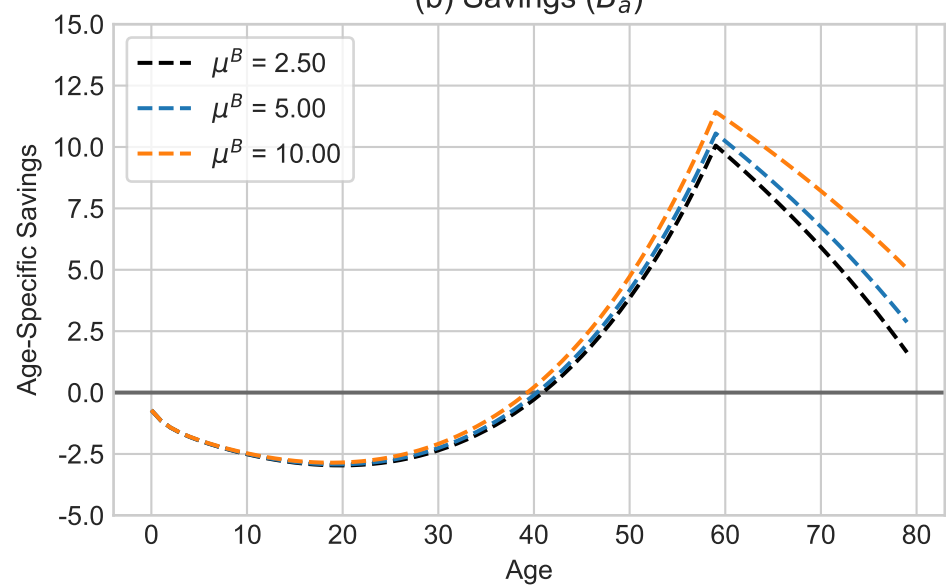
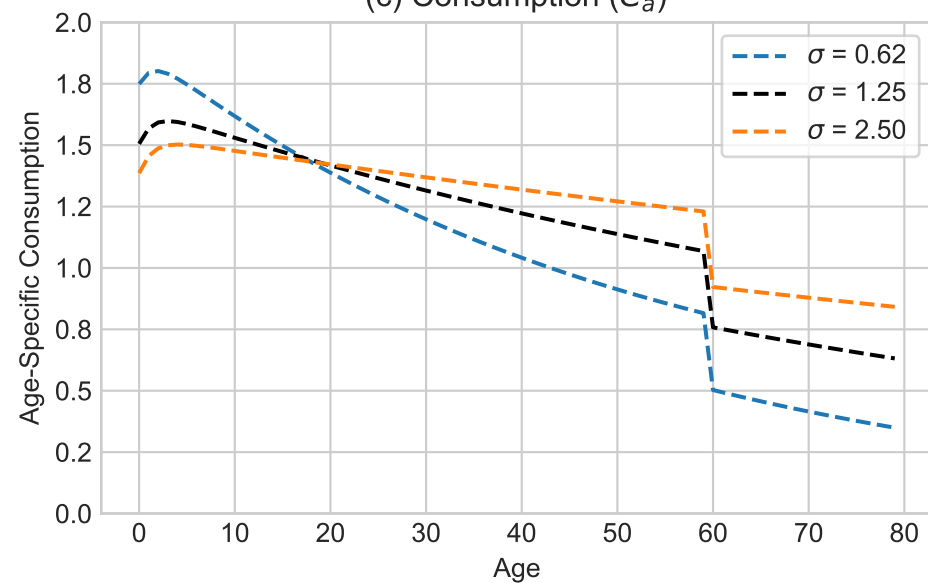
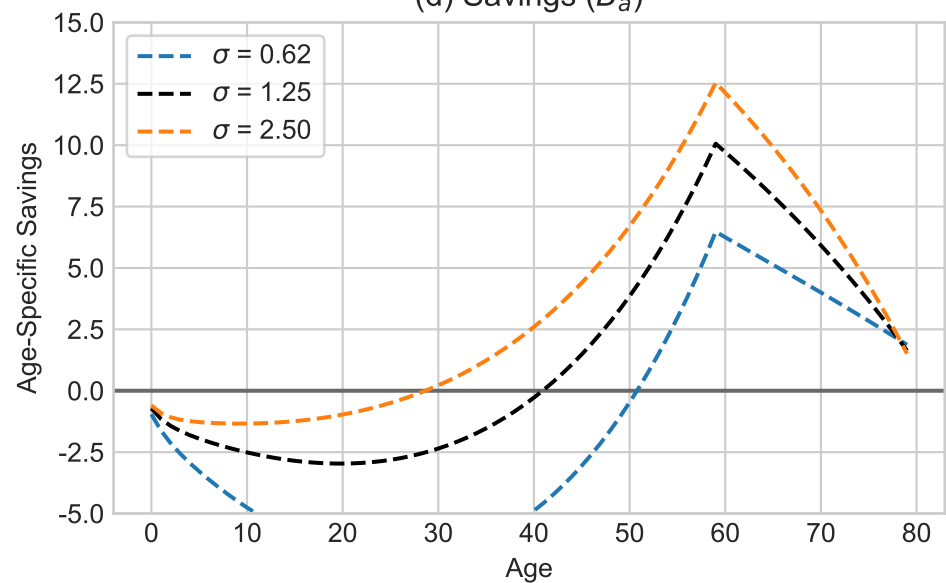
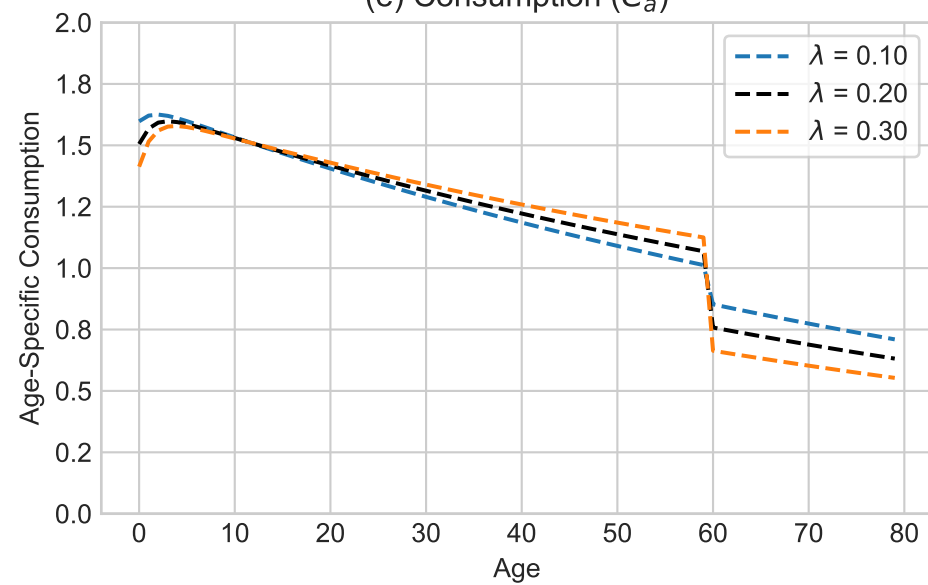


(a) Consumption (C_a)(b) Savings (B_a)(c) Consumption (C_a)(d) Savings (B_a)(e) Consumption (C_a)(f) Savings (B_a)