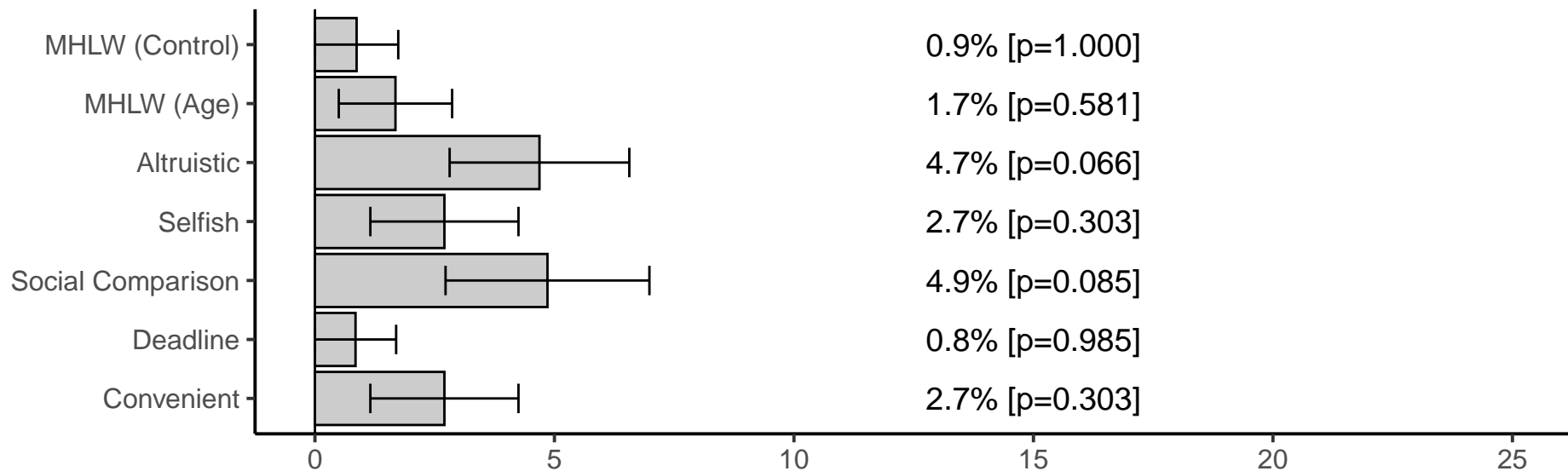


A. Default incentive group (N = 805)



B. Opt-in incentive group (N = 1467)

