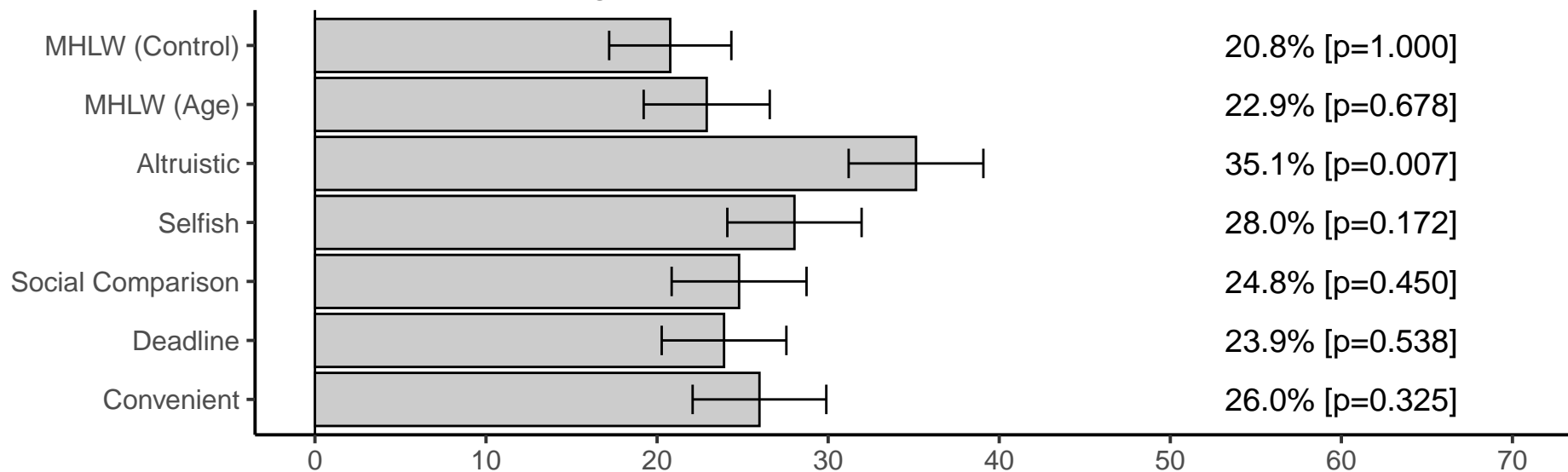


A. Default incentive group (N = 927)



B. Opt-in incentive group (N = 1688)

