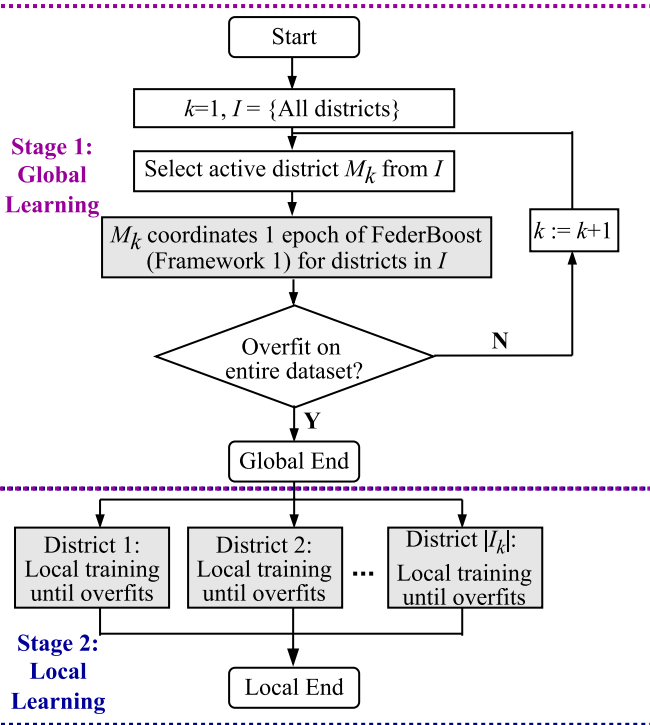


**(a) Simultaneous Withdrawal****(b) Dynamic Withdrawal**