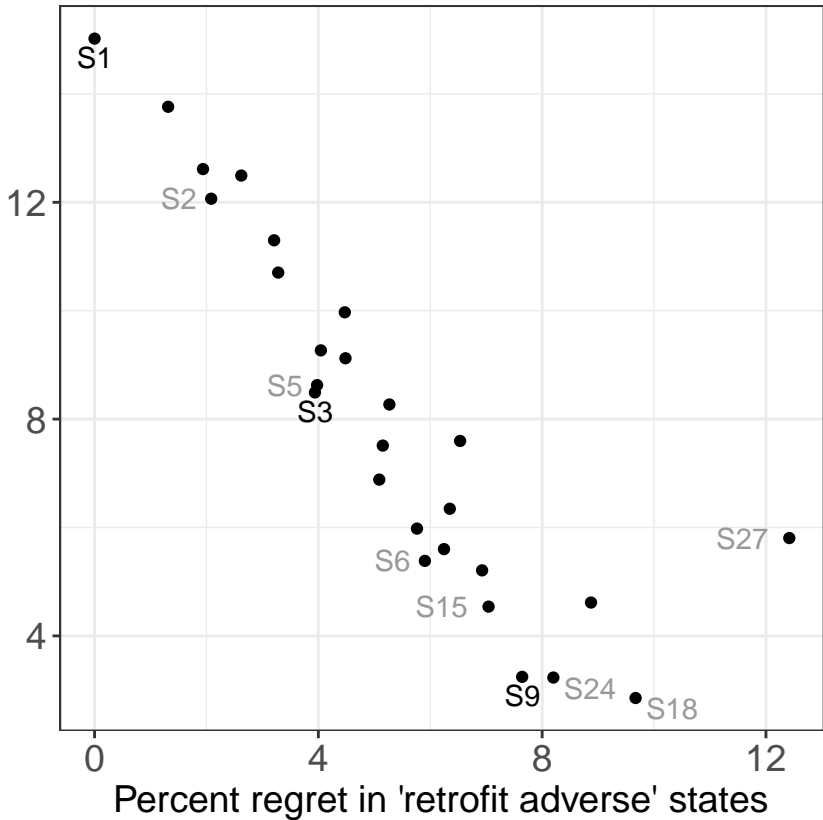


Percent regret in 'retrofit friendly' states



Percent regret in 'retrofit adverse' states