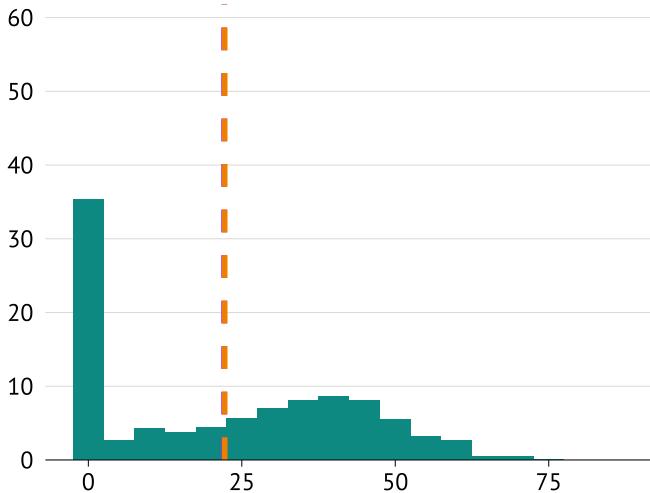


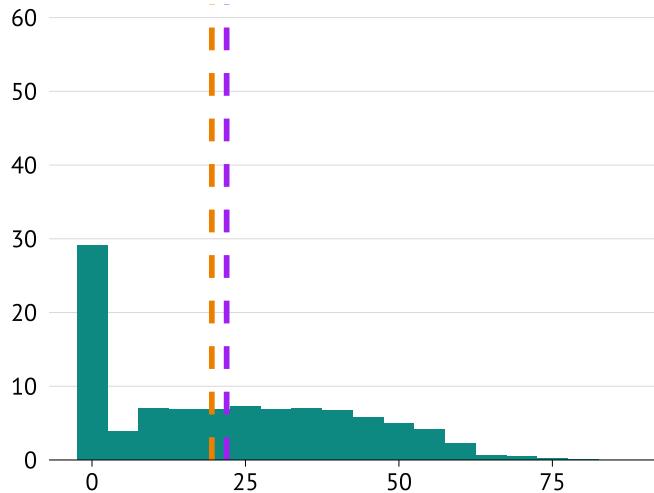
Replacement Rates by Age

%

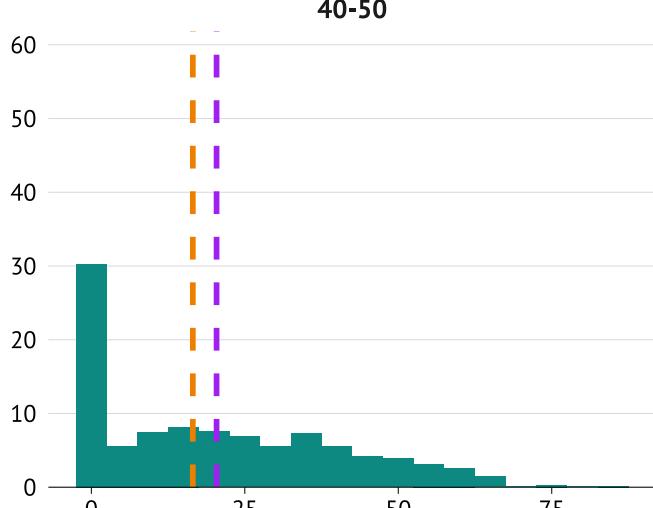
20-30



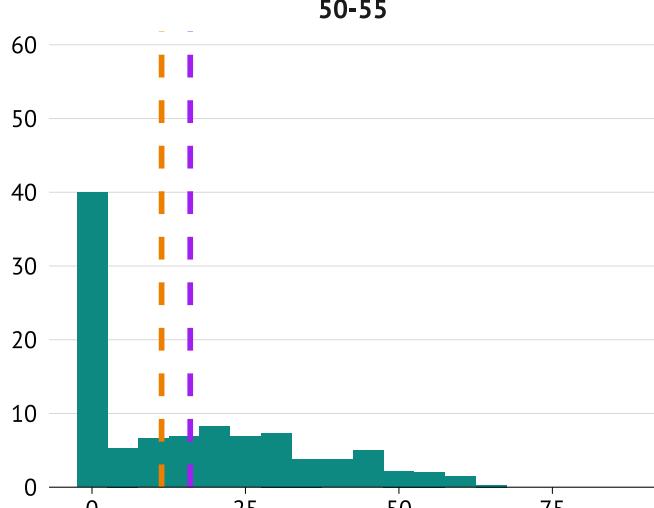
30-40



40-50



50-55



Replacement Rate (%)