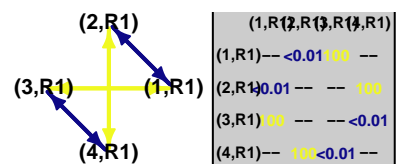
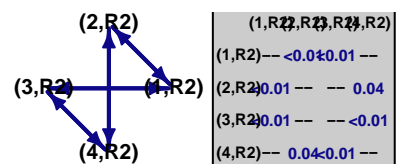


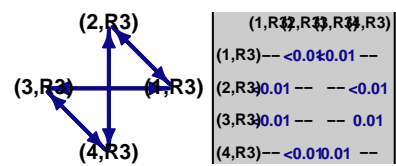
Rate Category 1 (R1)



Rate Category 2 (R2)



Rate Category 3 (R3)



Rate Category Transitions

