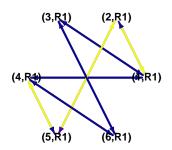
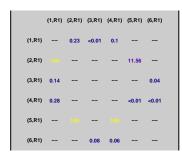
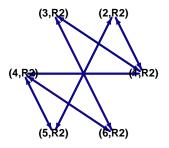
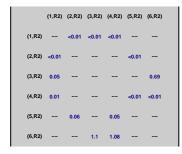
Rate Category 1 (R1)





Rate Category 2 (R2)





Rate Category Transitions

