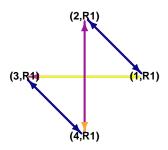
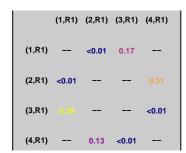
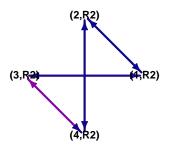
Rate Category 1 (R1)



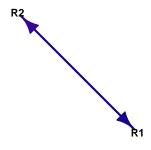


Rate Category 2 (R2)





Rate Category Transitions



	R1	R2
R1		0.03
R2	<0.01	