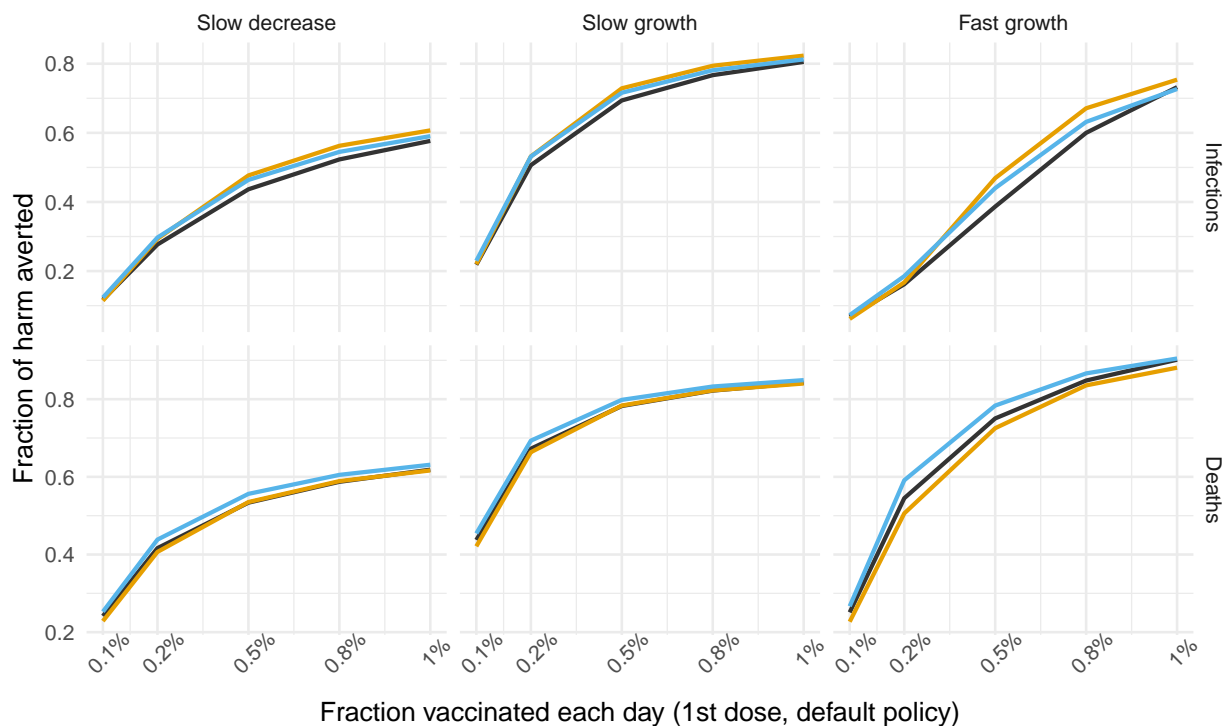policy — Default (4 wks delay) — FDF (12 wks for all) — S−FDF (4 wks for 60+, 12 for rest)

Reductions, efficacy = 50%

Reductions, efficacy = 80%