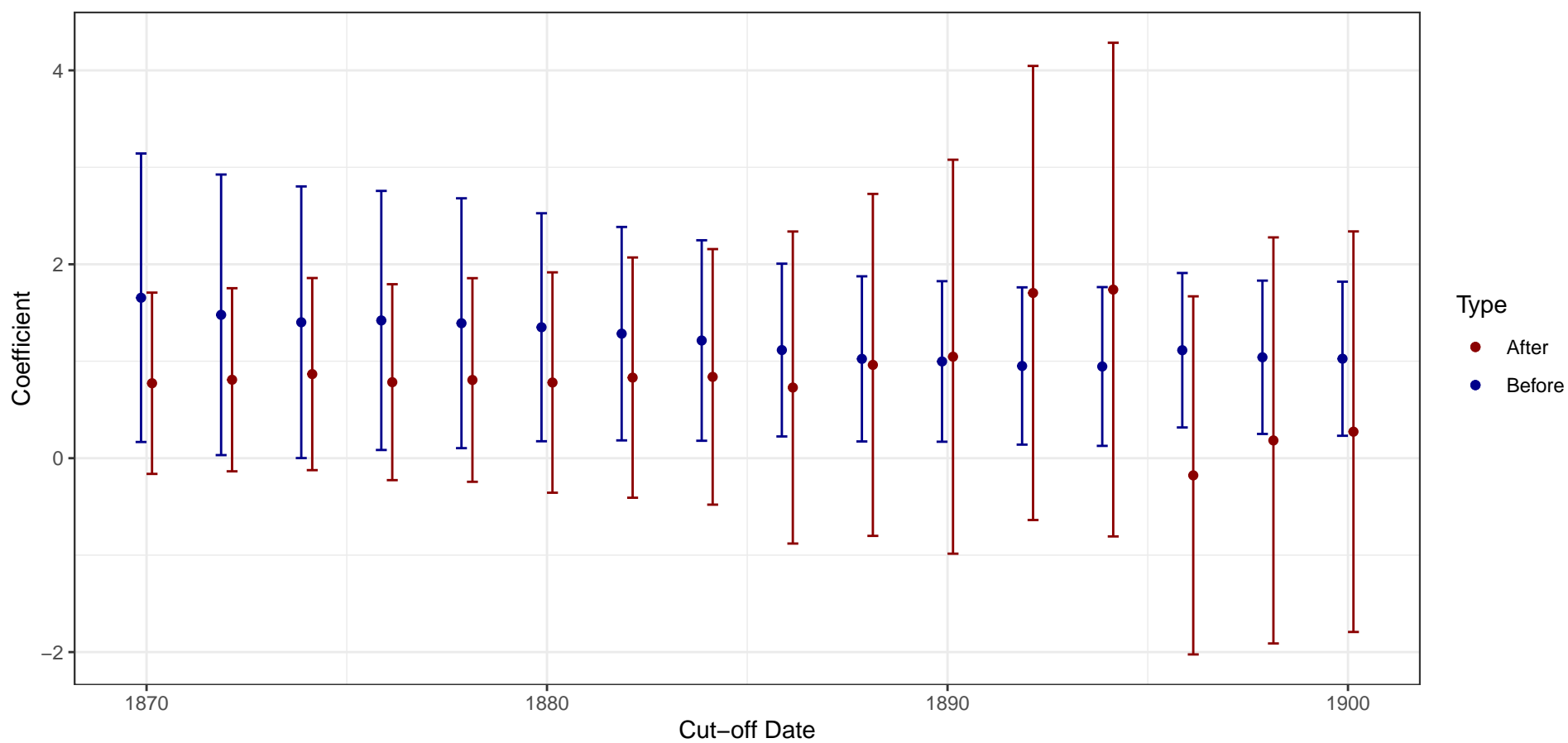


Estimated Returns Before/After Cut-off



Estimated Returns Around a 15 Year-Window

