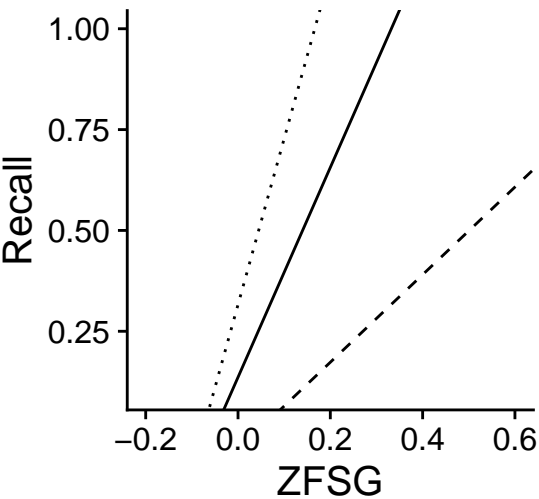
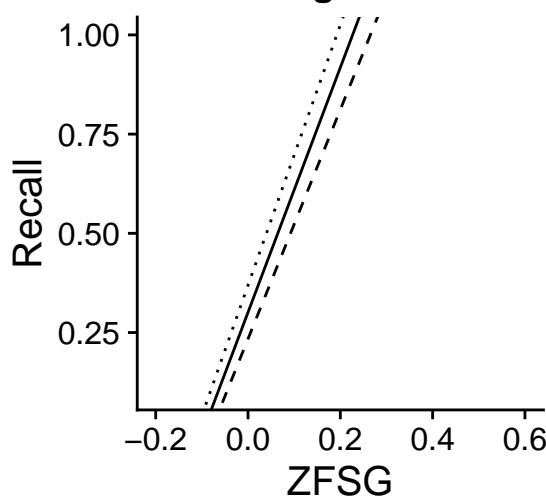
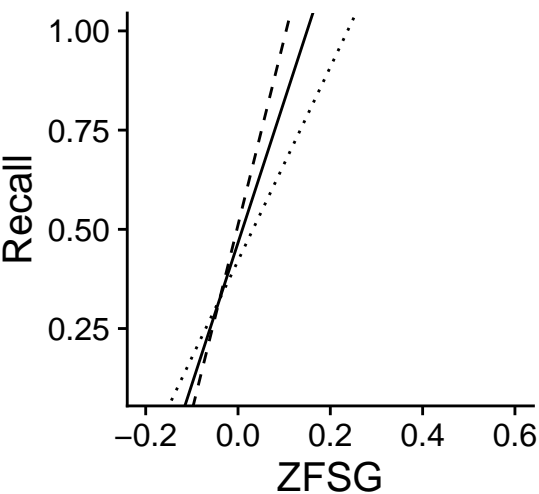


Low ZCOS**Average ZCOS****High ZCOS**

Simple Slope

-1SD ZLSA

Average ZLSA

+1SD ZLSA