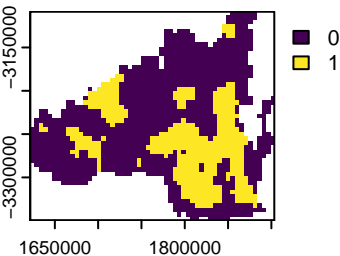
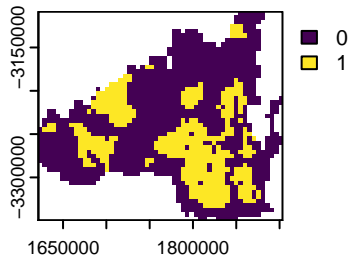


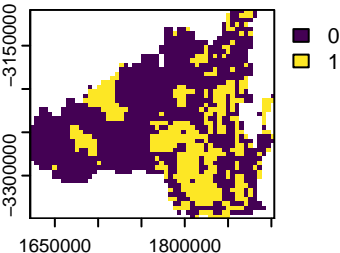
Scenario 1



Scenario 2 – lock out



Scenario 3 – lock in



Scenario 4 – apply penalty

