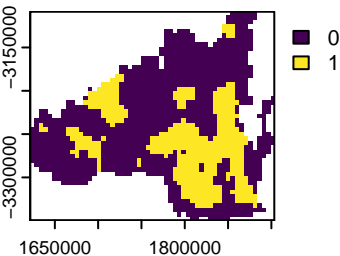
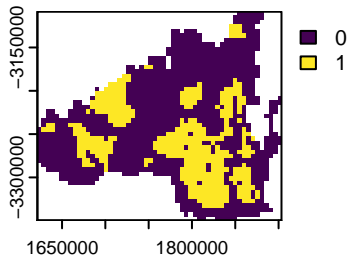


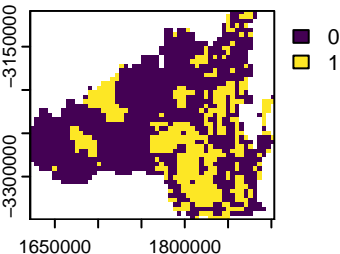
### Scenario 1



### Scenario 2 – lock out



### Scenario 3 – lock in



### Scenario 4 – apply penalty

