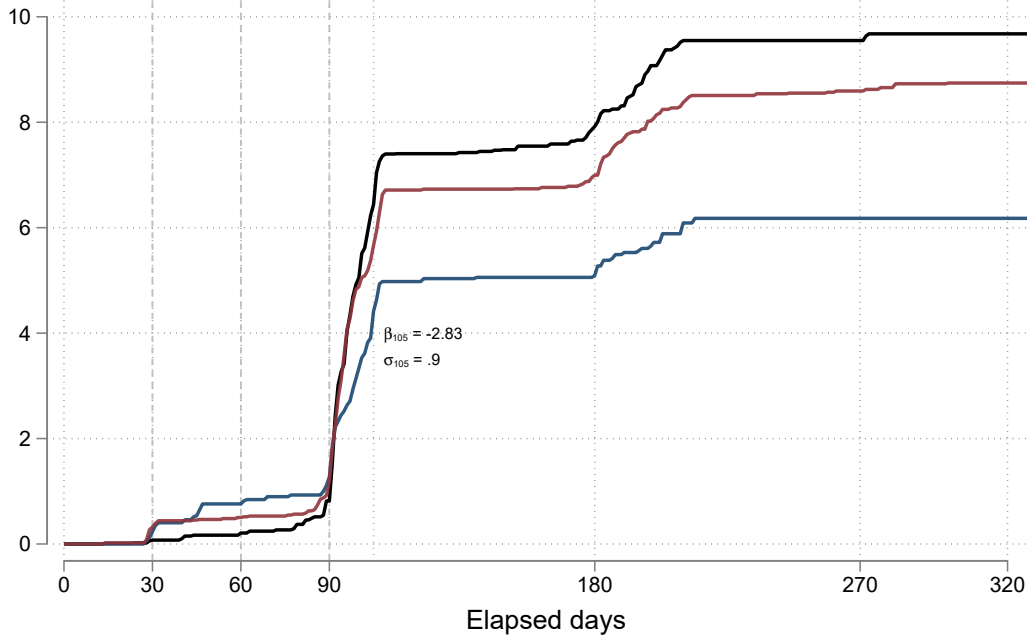


% of payment



— Status-quo

— Forced commitment

— Choice commitment