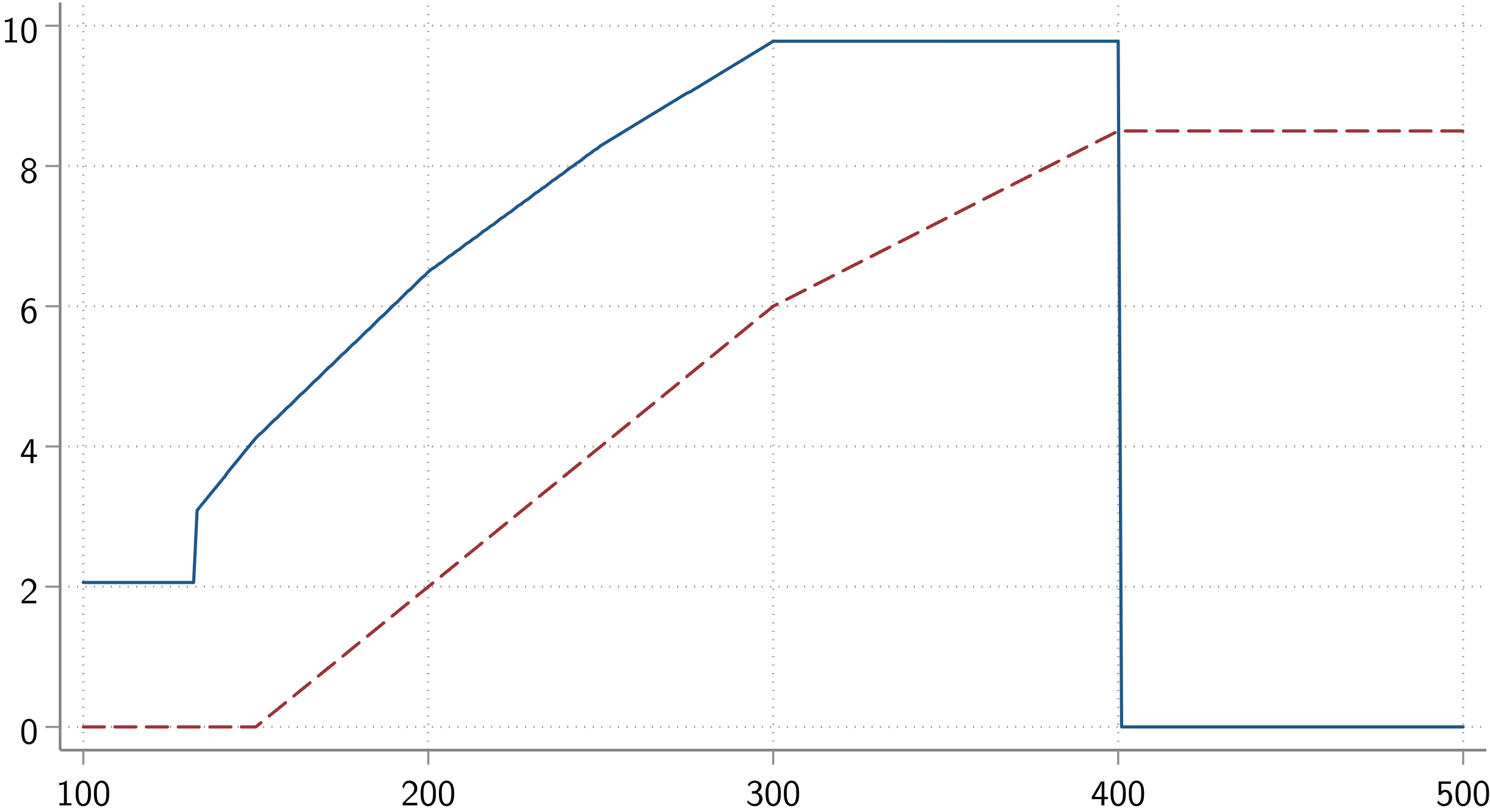


Contribution (% of Income)



Pre ARP  
Post ARP