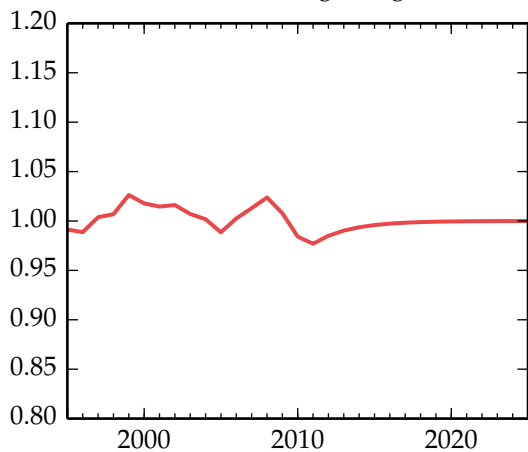
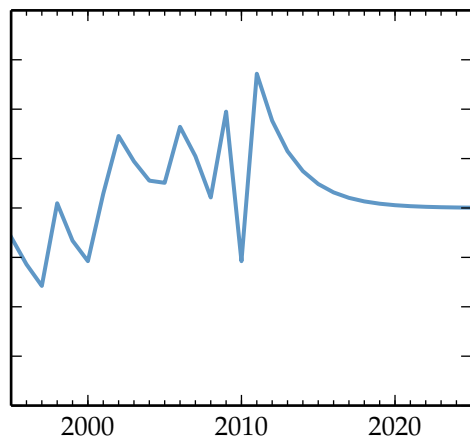


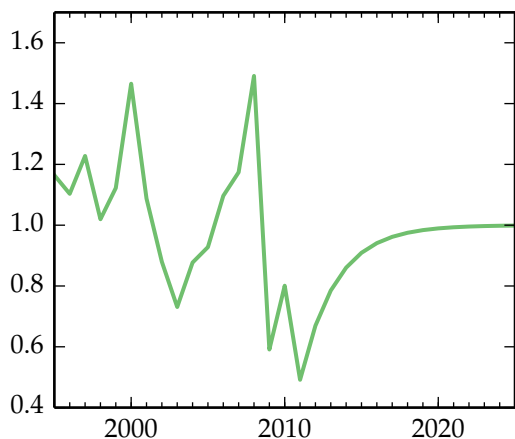
(a) US saving wedge



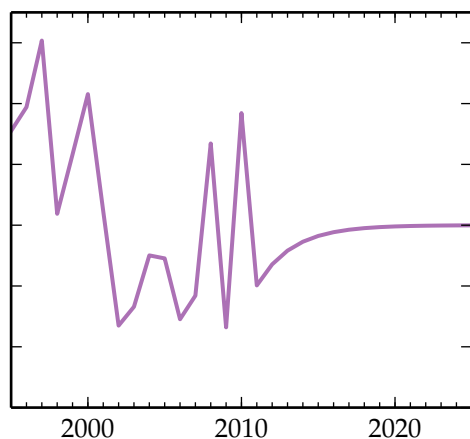
(b) RW saving wedge



(c) US inv. wedge



(d) RW inv. wedge



(e) Trade wedge

