

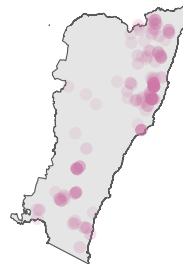
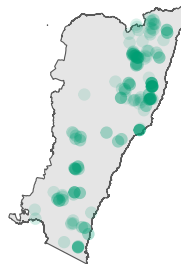
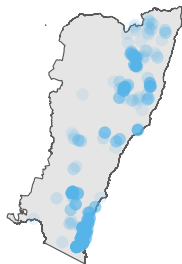
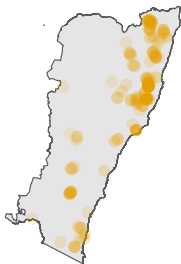
(i) Inflexible –
Ignore Risk

(ii) Restricted
Flexibility

(iii) Flexible

(iv) Flexible &
Learning

Time-period 1



Time-period 2

