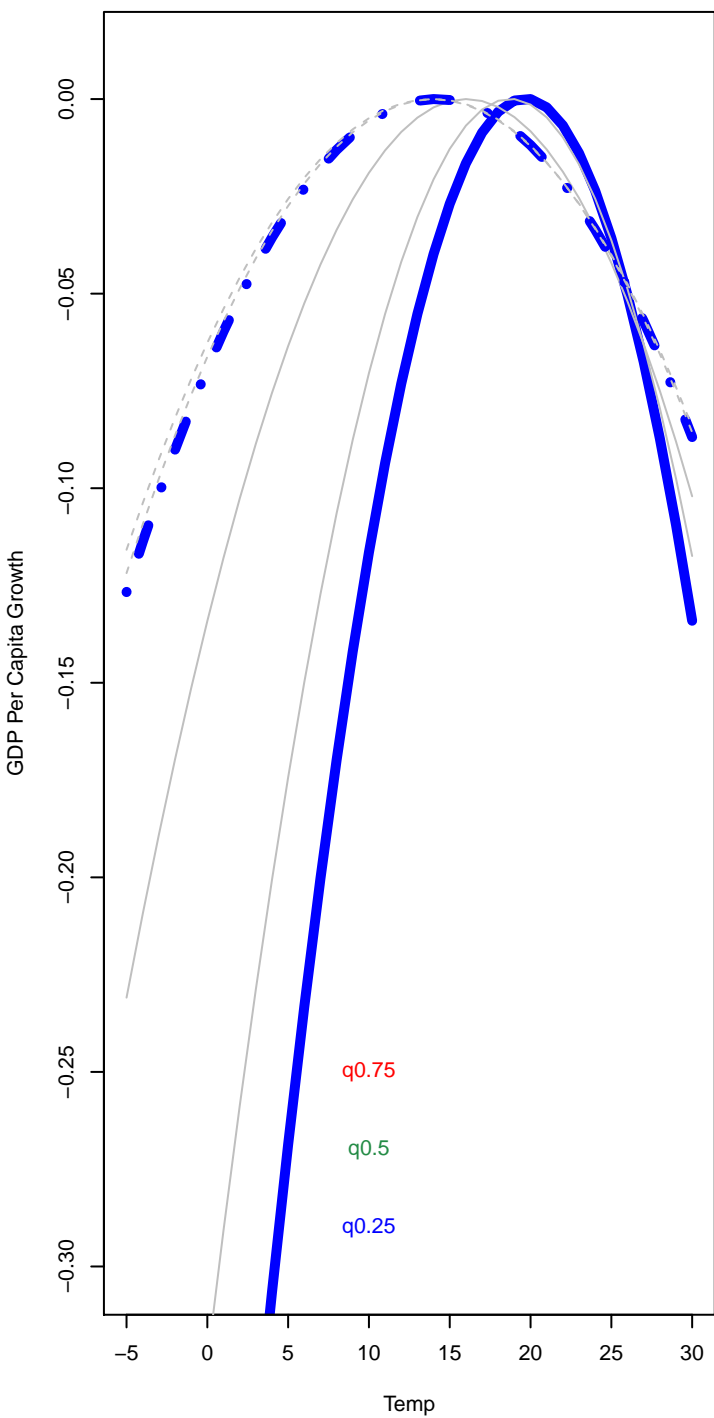
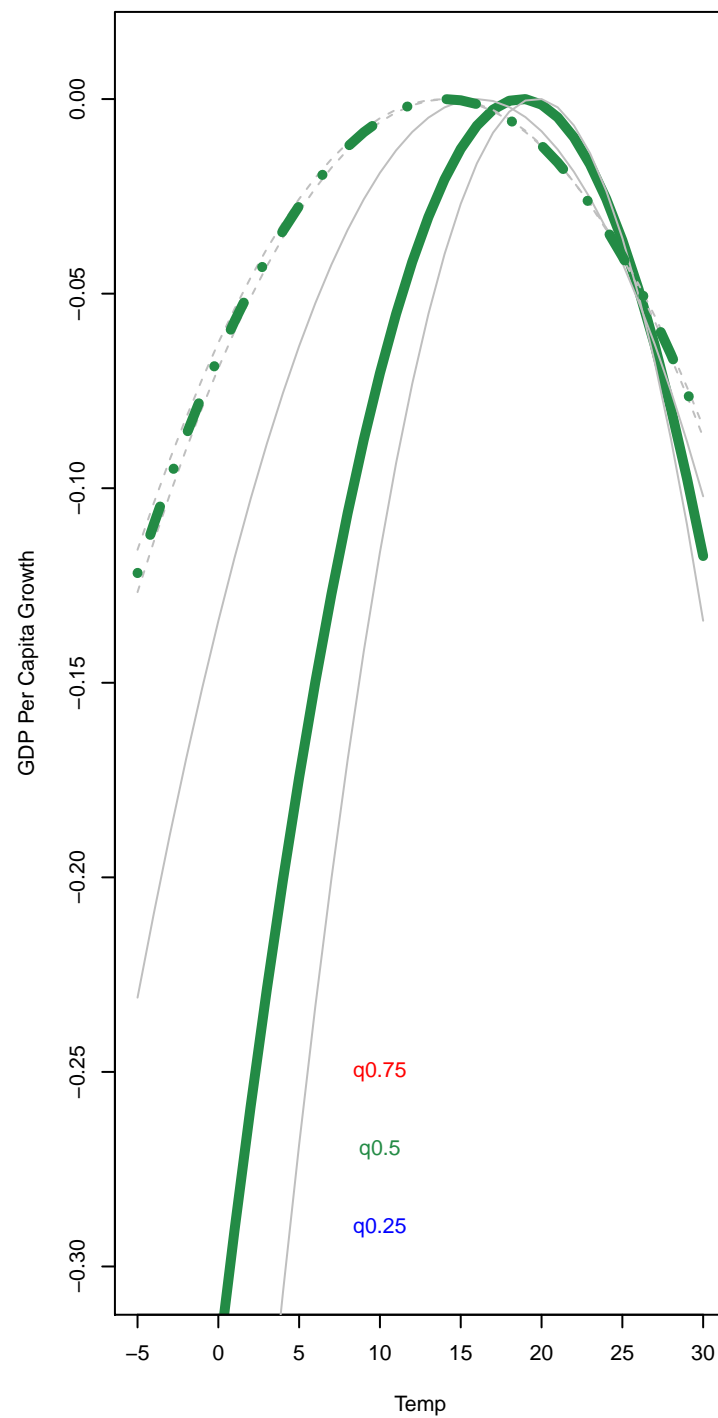


Income-Based Adaptation (Lower)



Income-Based Adaptation (Middle)



Income-Based Adaptation (Upper)

