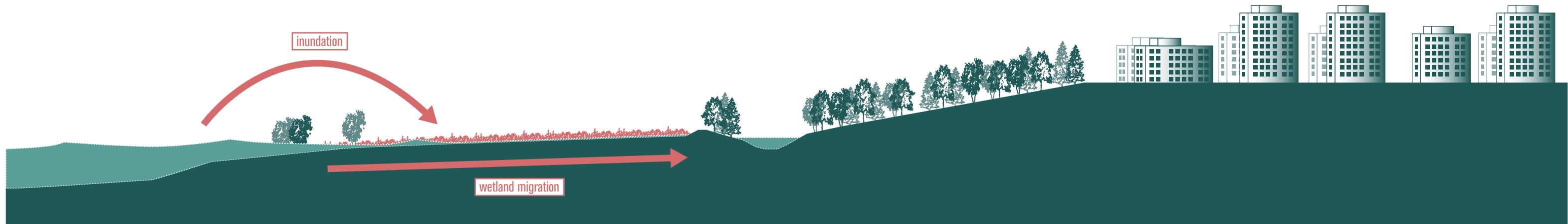


## DEVELOPMENT TRANSFER



## DEVELOPMENT TRANSFER OVER TIME