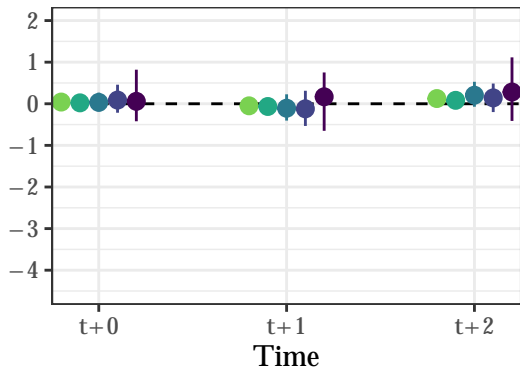


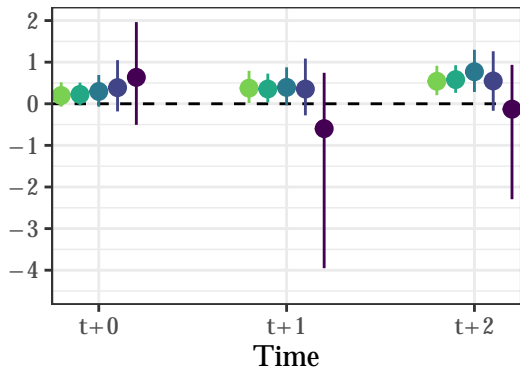


Estimated Effect of Treatment

Low Reliance on Unitemized \$



High Reliance on Unitemized \$



Truncation

