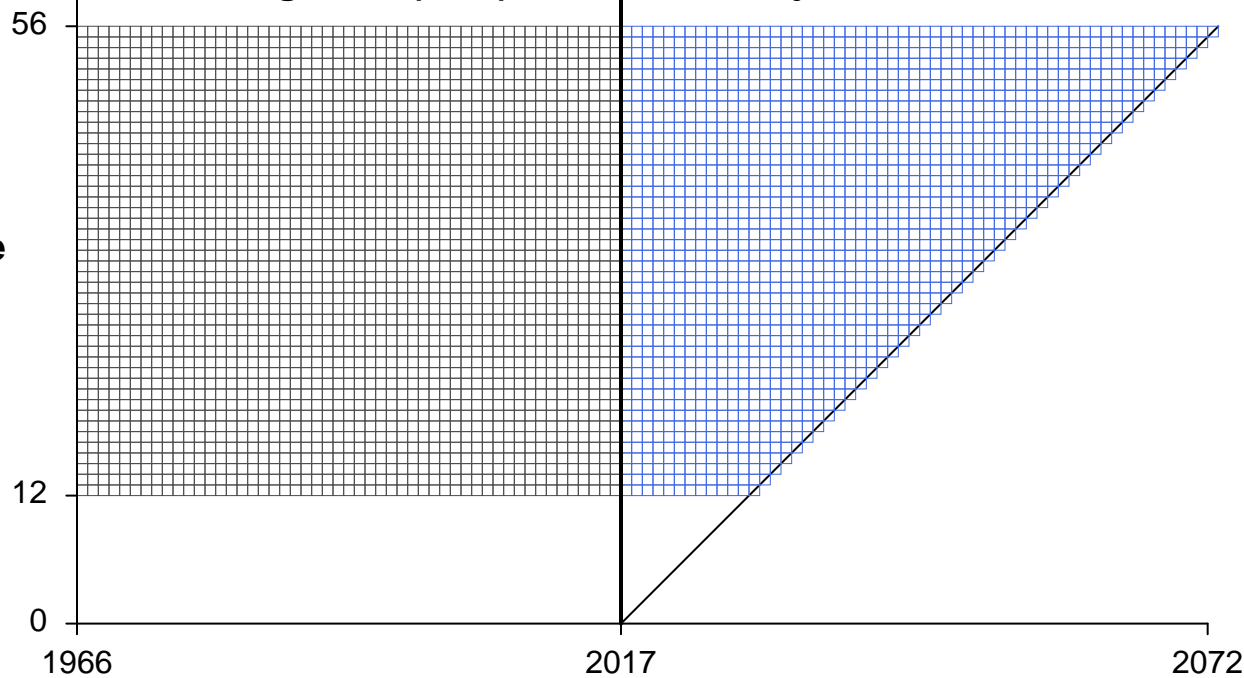


Training rates (HFD)

Projected rates



Year