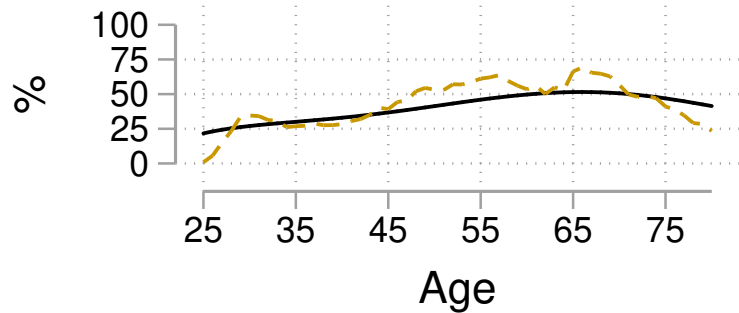
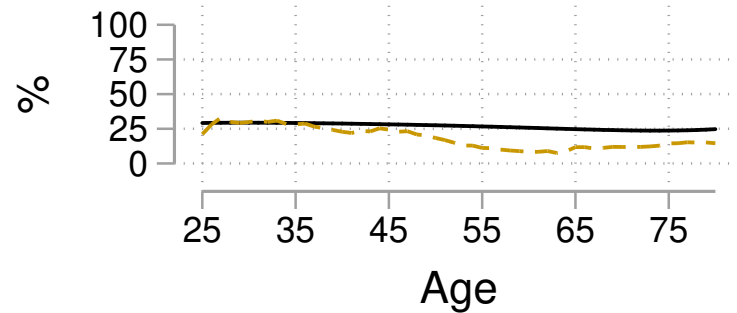


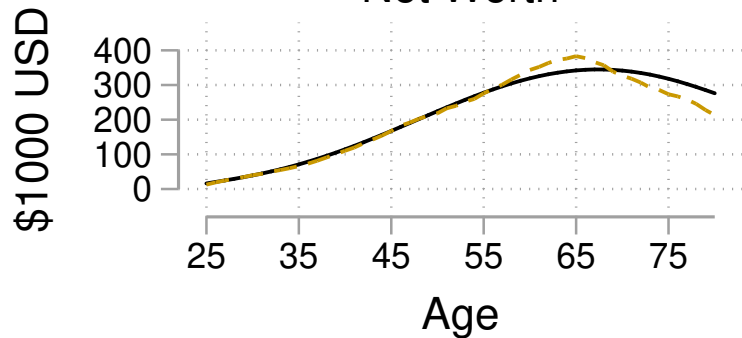
Participation



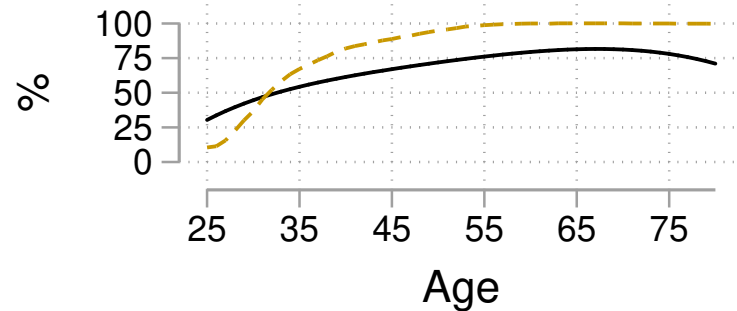
Conditional Portfolio Weight



Net Worth



Homeownership



— Data - - - Model