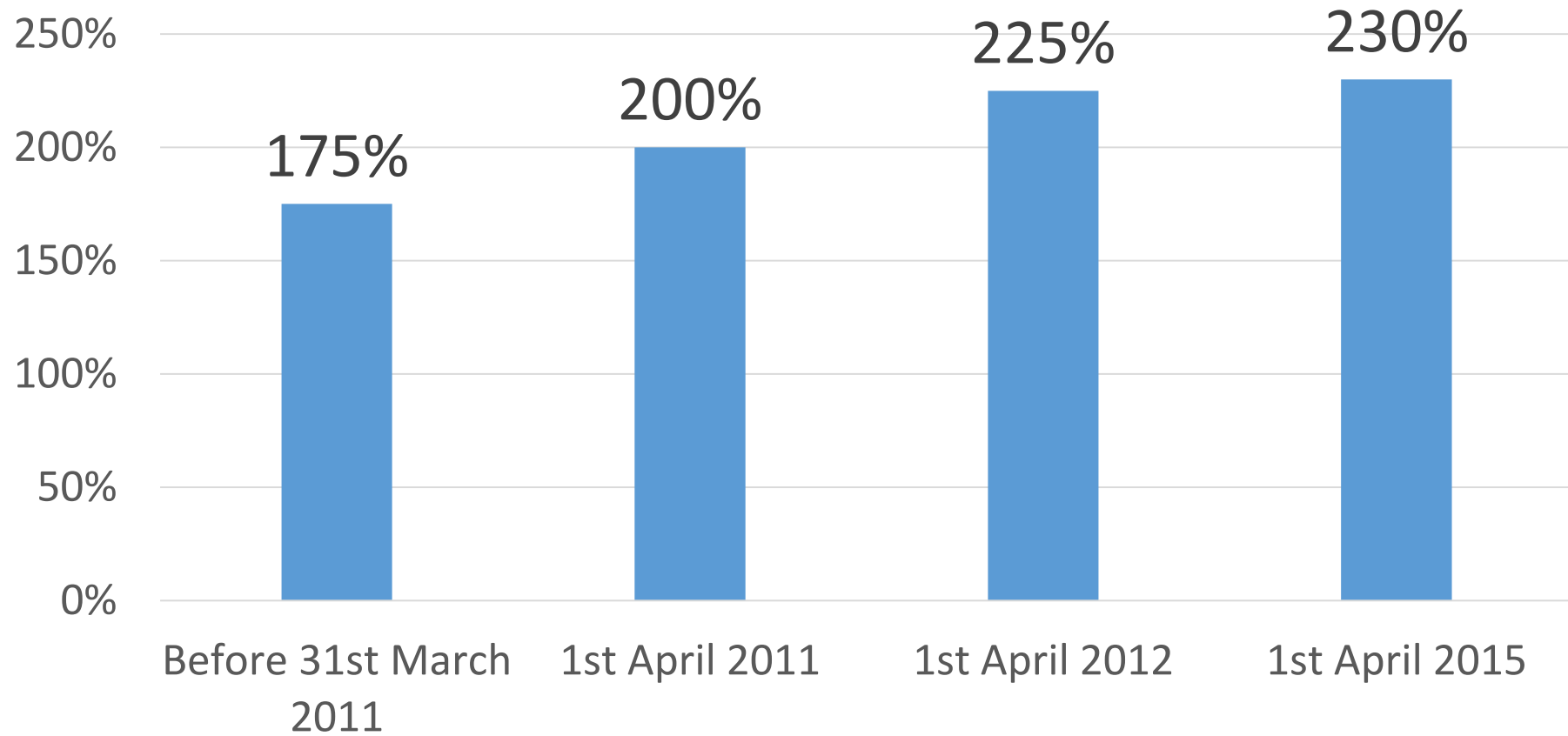




## Enhancement rate changes





## Surrender Rate changes

