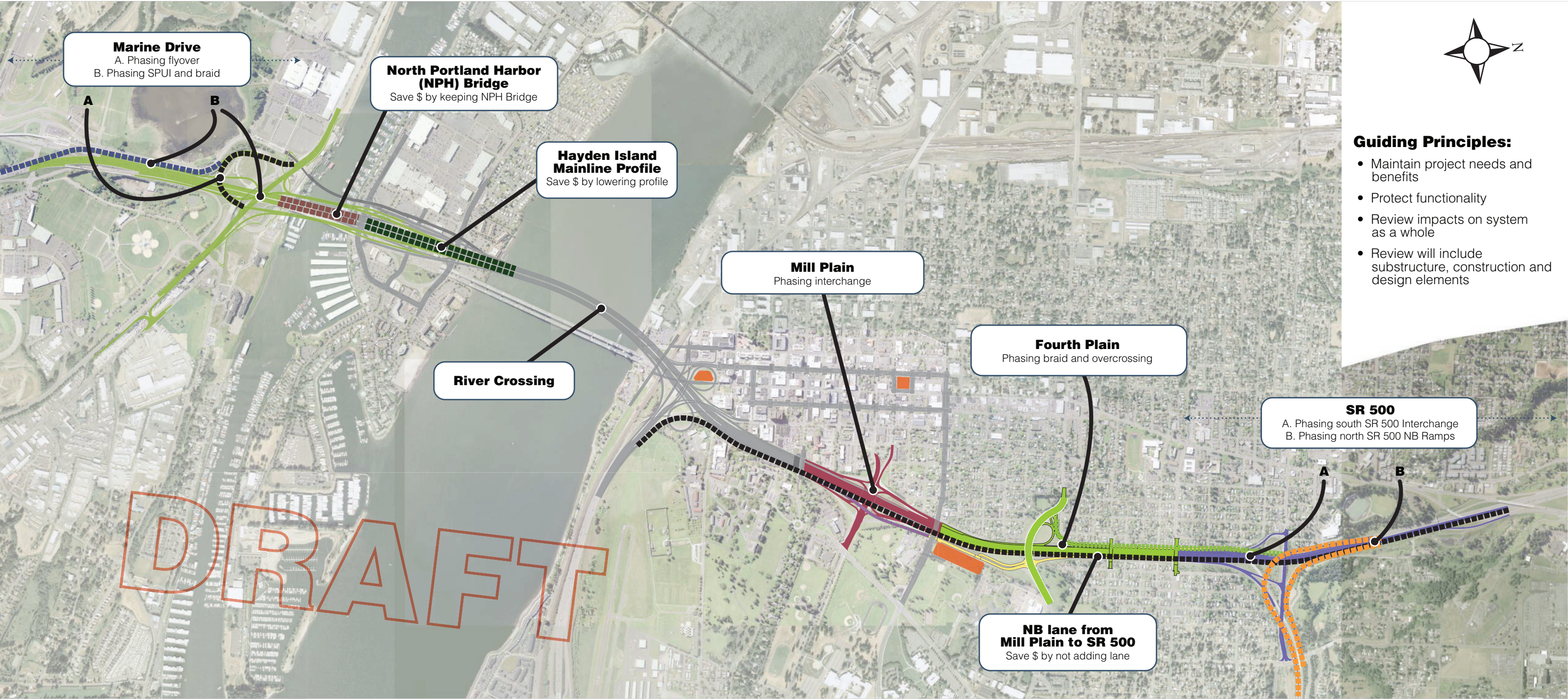


Refinements Under Study



FOR DISCUSSION PURPOSES ONLY. THIS IS NOT A RECOMMENDATION. Items identified are not additive.