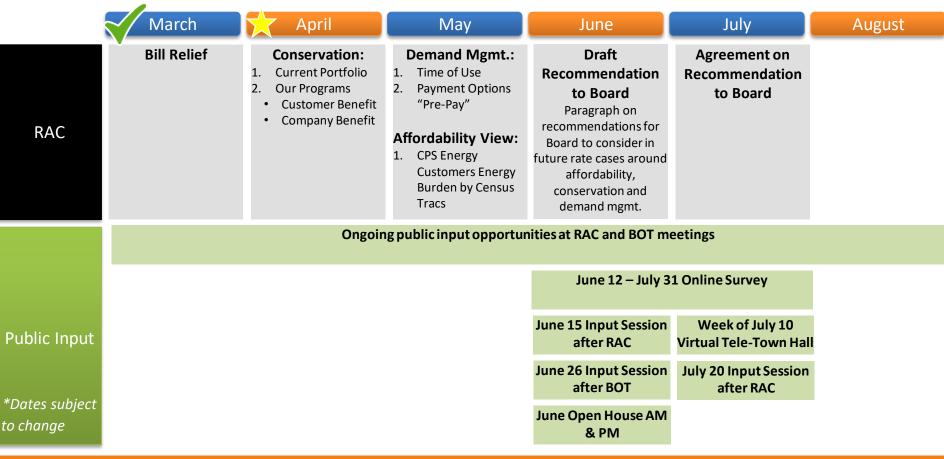
RATE REDESIGN CALENDAR



AFFORDABILITY

