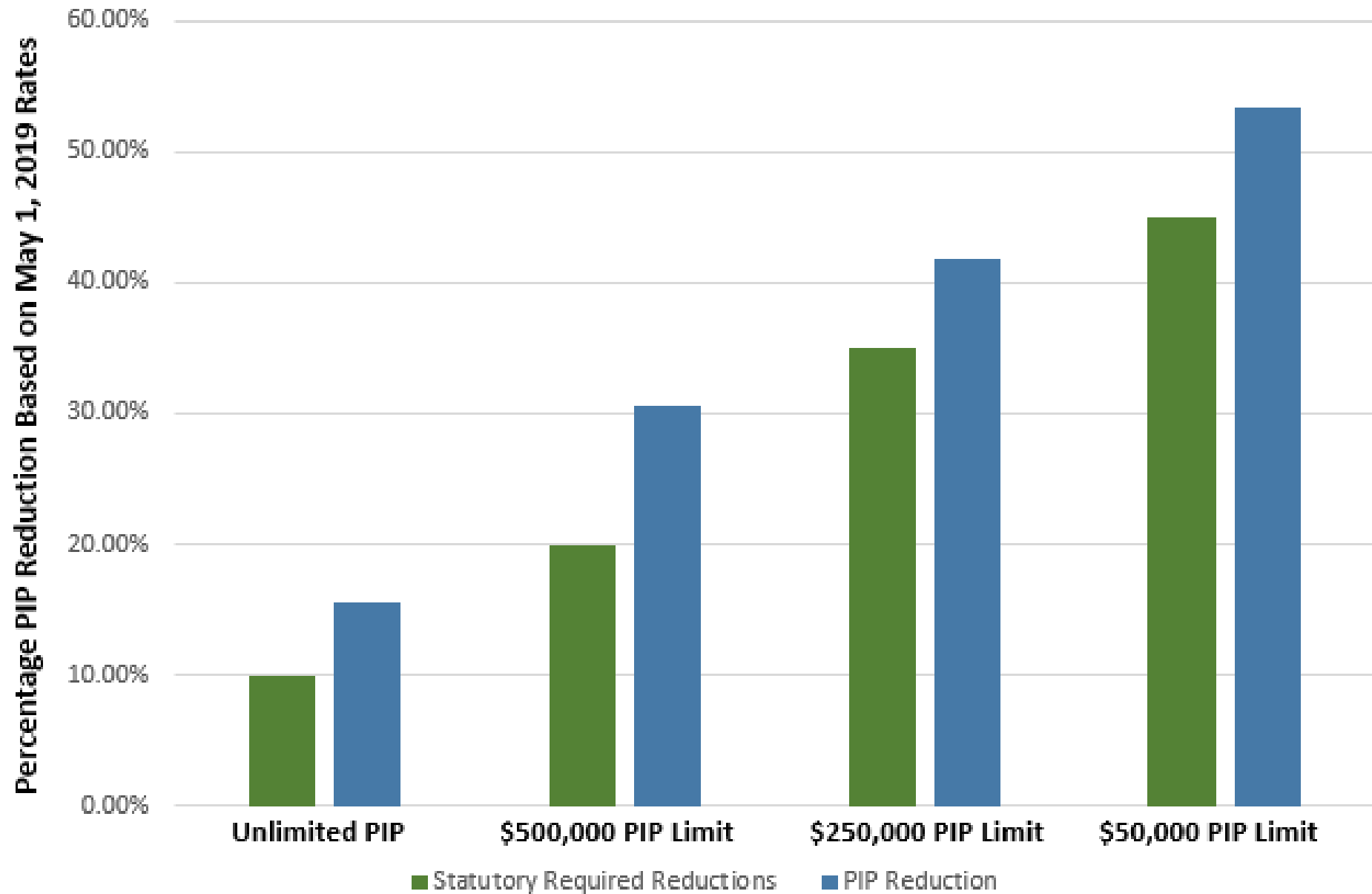


Average Savings



Average Savings Including BI Increases

