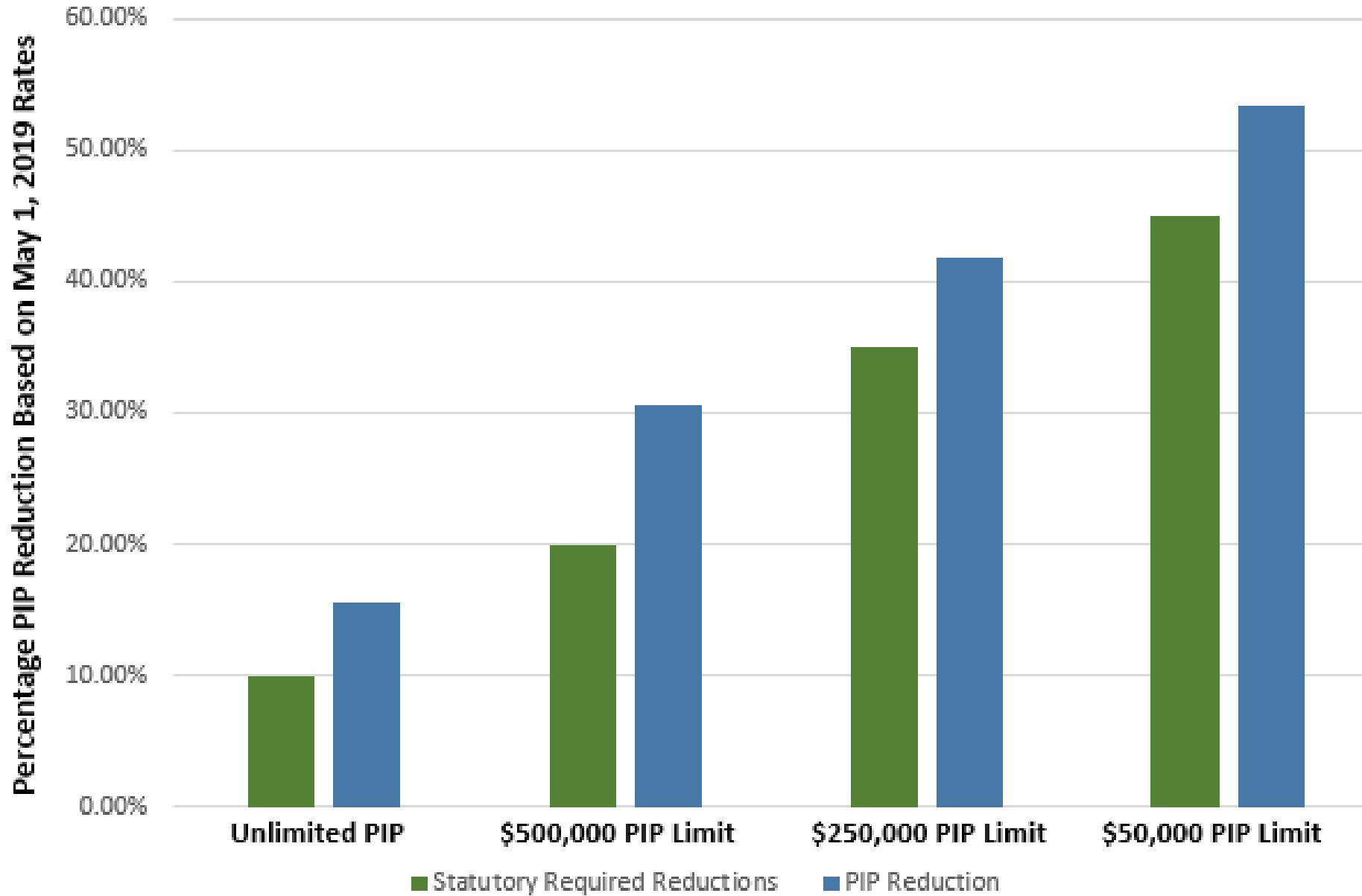


## Average Savings



## Average Savings Including BI Increases

