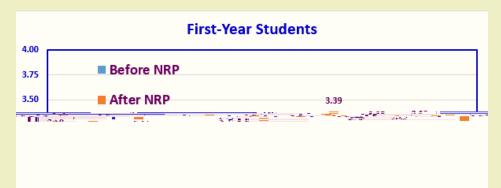
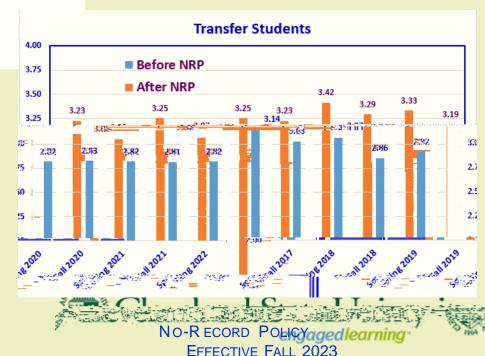
## OVERALL EFFECT - 1ST AND 2ND TERMS





## AGGREGATED EFFECT ON DIFFERENT DEMOGRAPHICS 1<sup>ST</sup> AND 2<sup>ND</sup> TERMS

