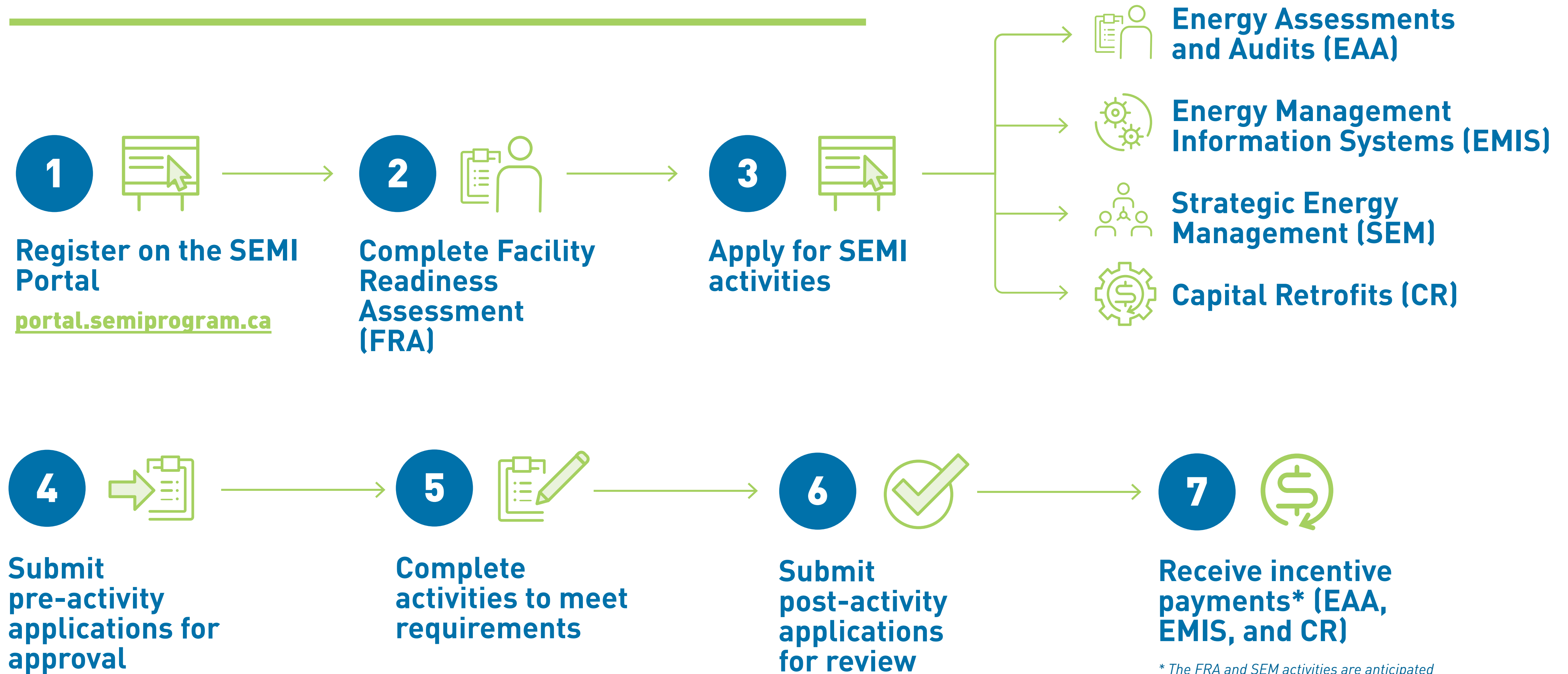


HOW TO PARTICIPATE



* The FRA and SEM activities are anticipated to be provided at no cost to participants and therefore do not include an incentive payment.