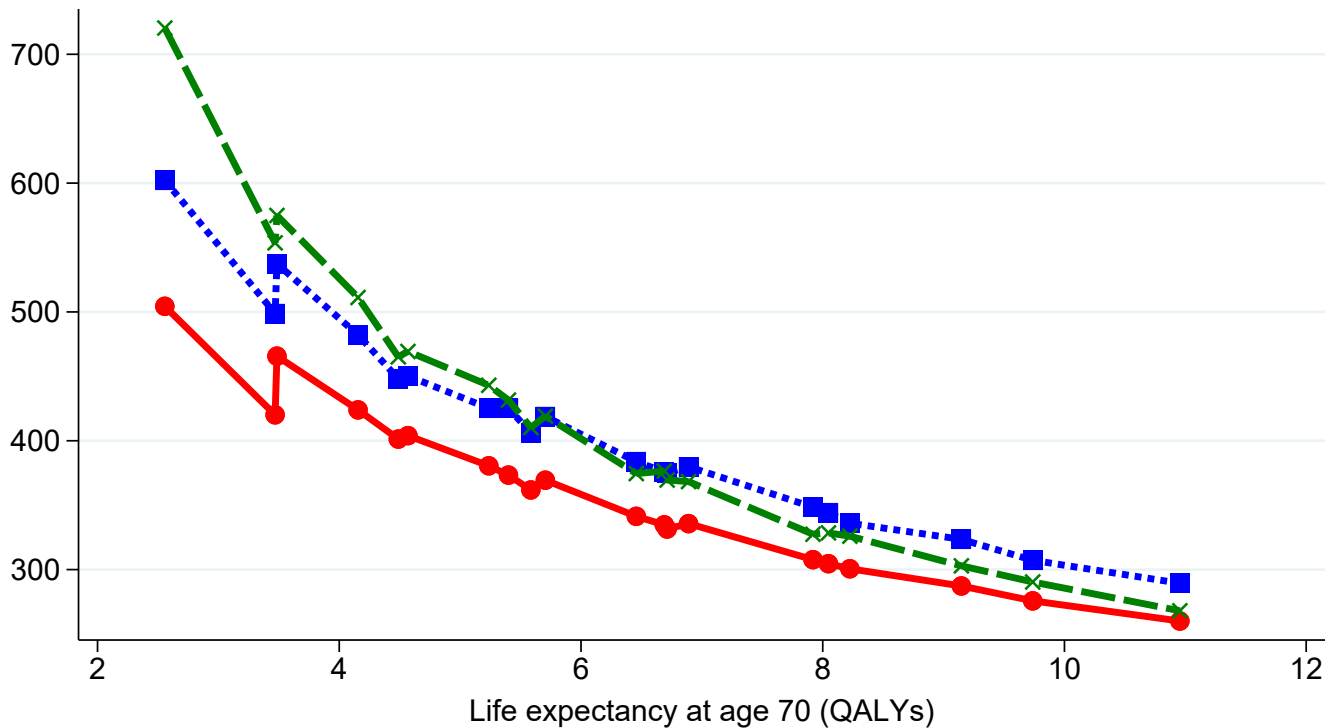


Thousands of dollars



—●— Baseline    - -■- - Omit quality of life    - -x- - No financial shocks