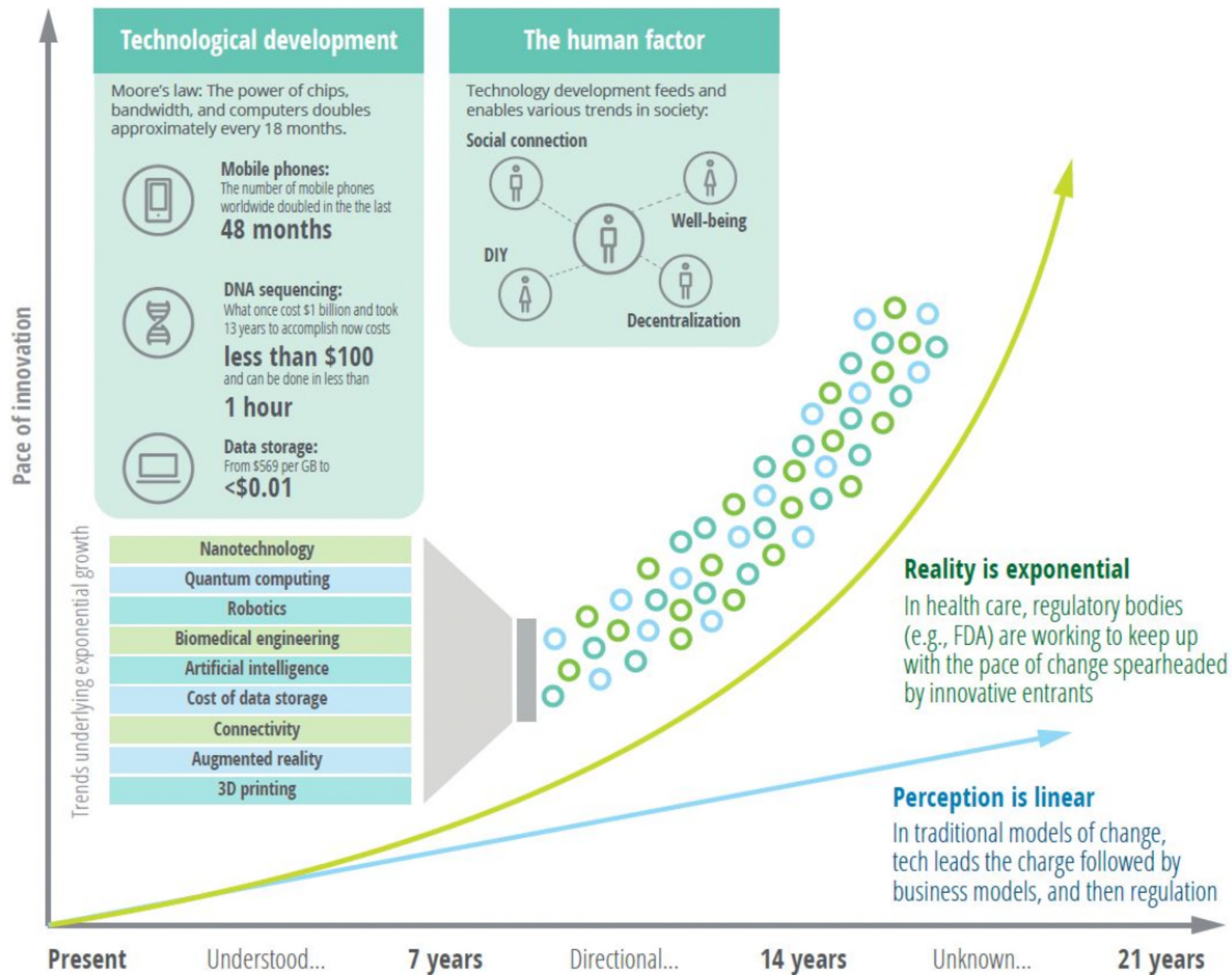


Exponential change will accelerate the pace of disruption



Note: All dollar amounts are given in US dollars.