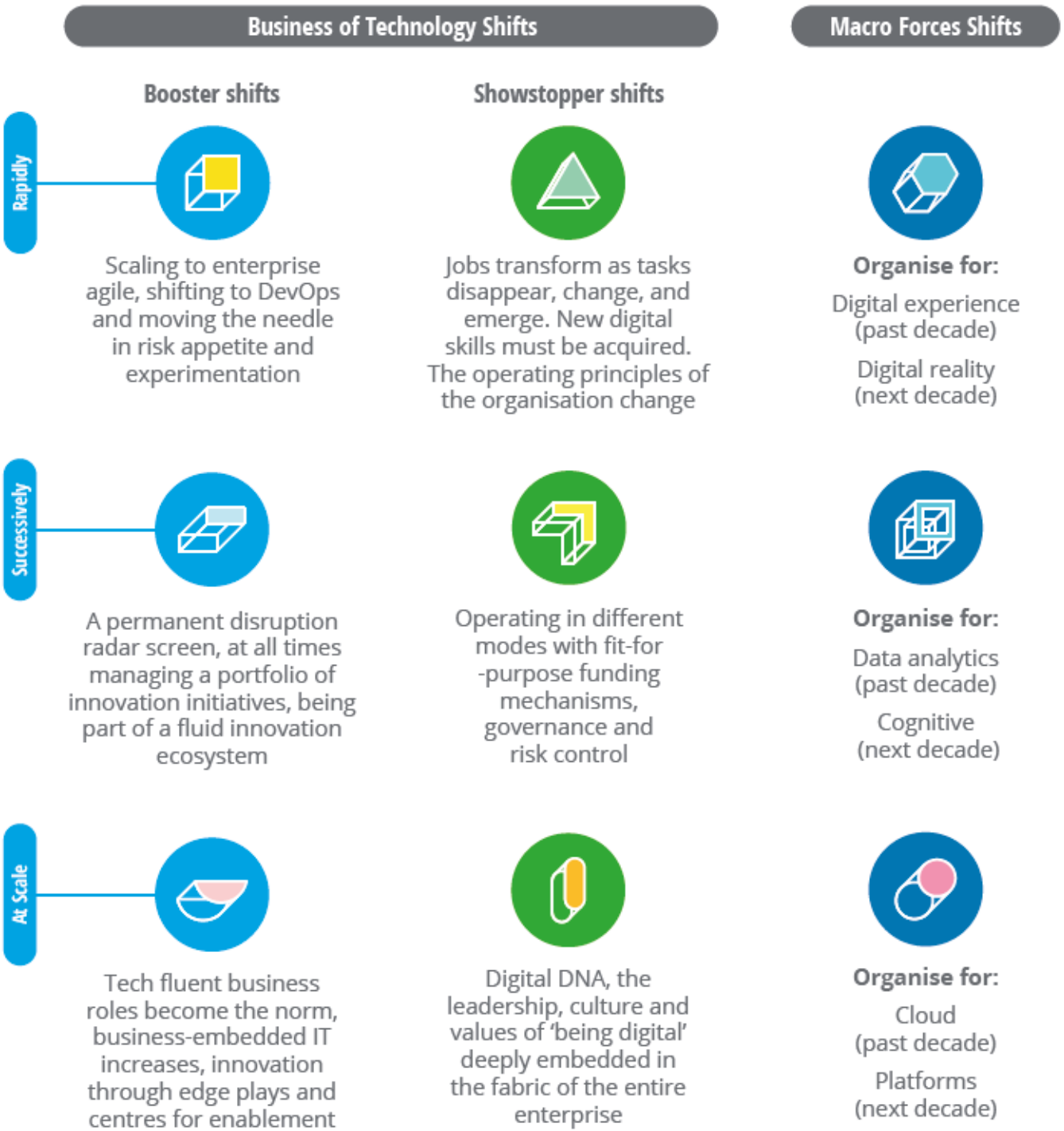
FIGURE 1

The Nine Big Shifts



Source: Deloitte analysis.