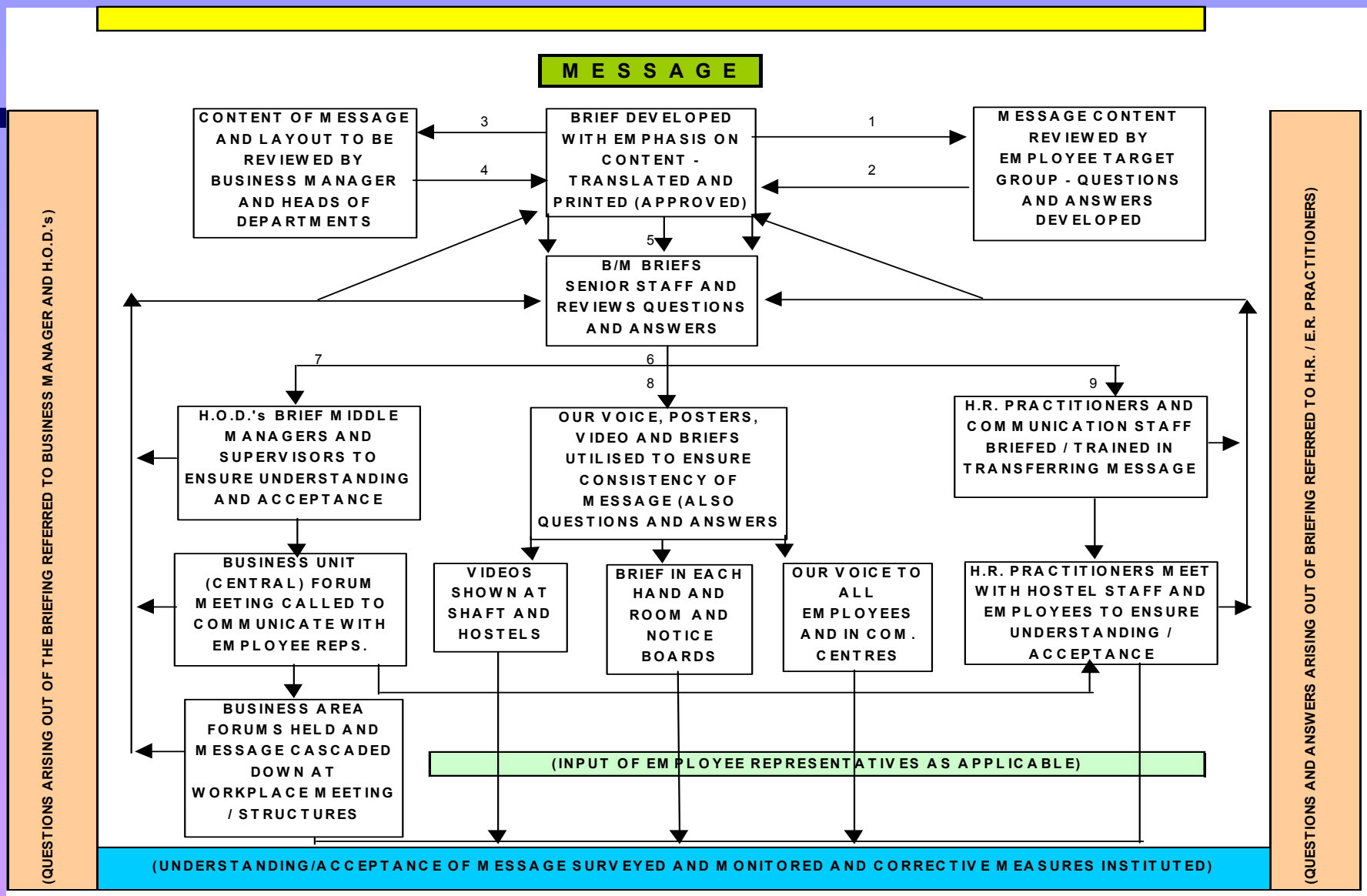4. INCENTIVE SCHEME AND BONUS COMMUNICATION