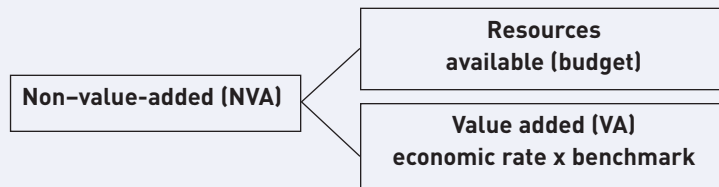


**EXHIBIT 5  
ACTIVITY-BASED MANAGEMENT**

**Unit-level resources acquired as needed**



**Higher-level resources acquired in advance**

