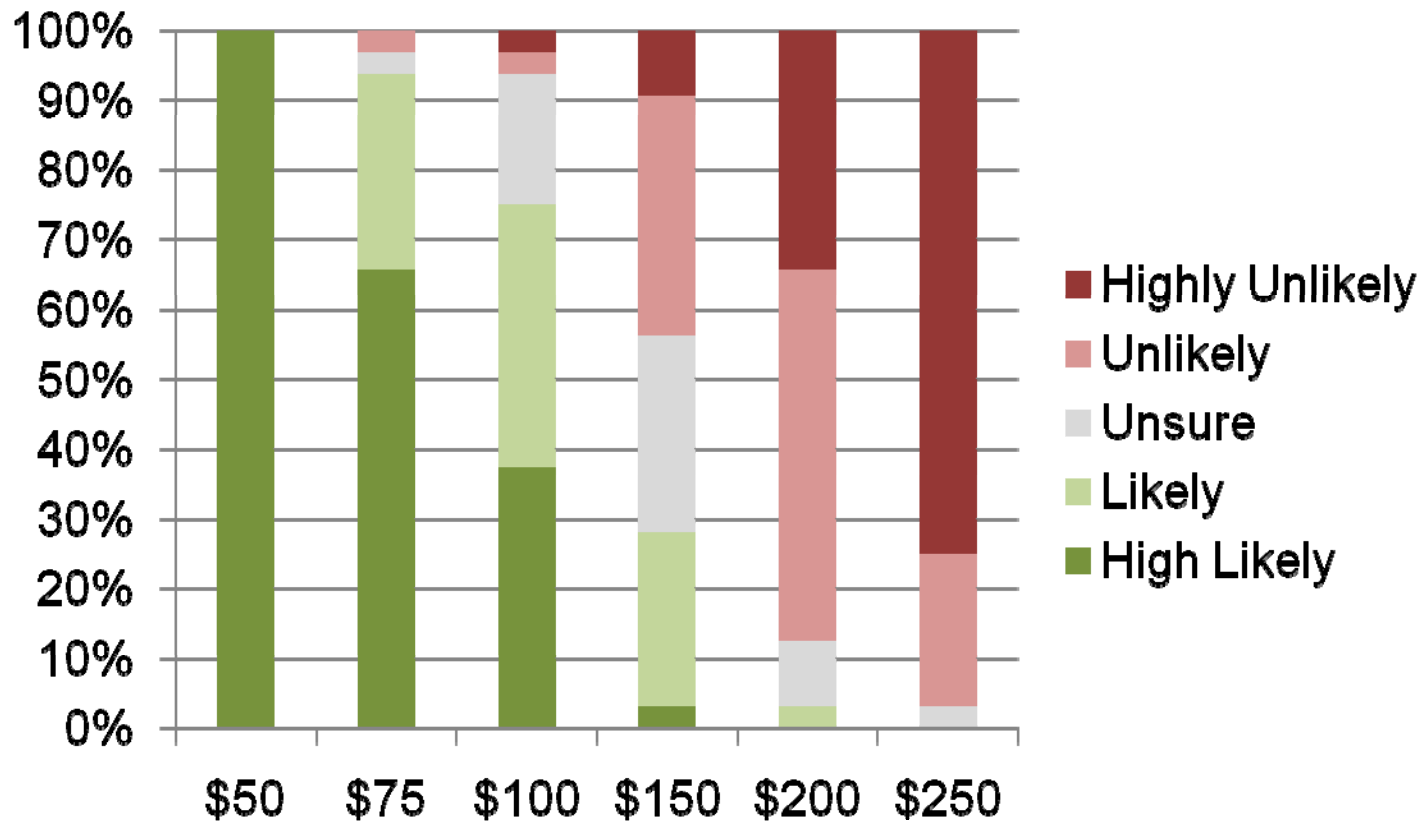


# Willingness to pay higher fees



# Factors that would have made it more likely to accept higher fee

