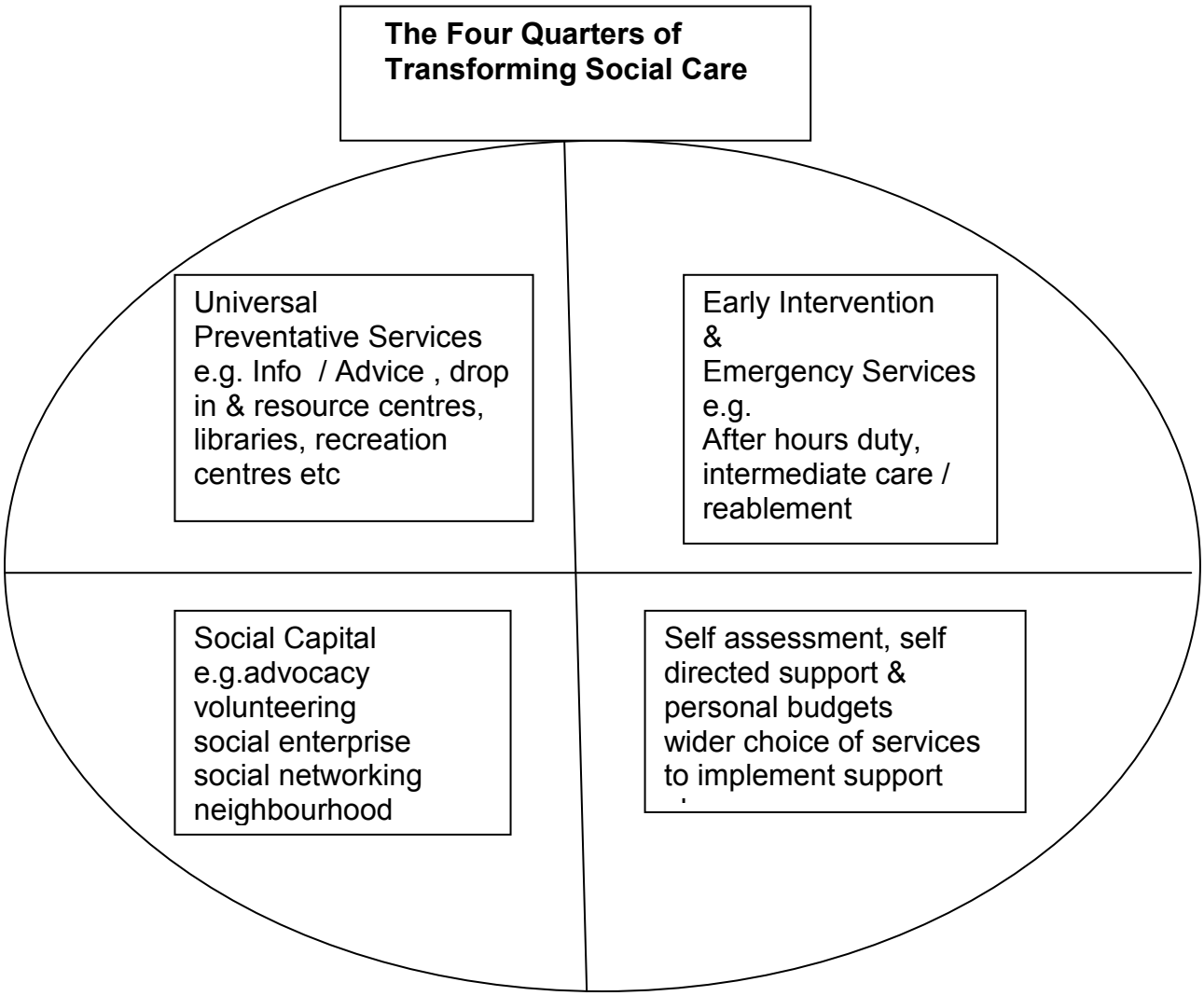APPENDIX A - FOUR QUARTERS OF PERSONALISATION