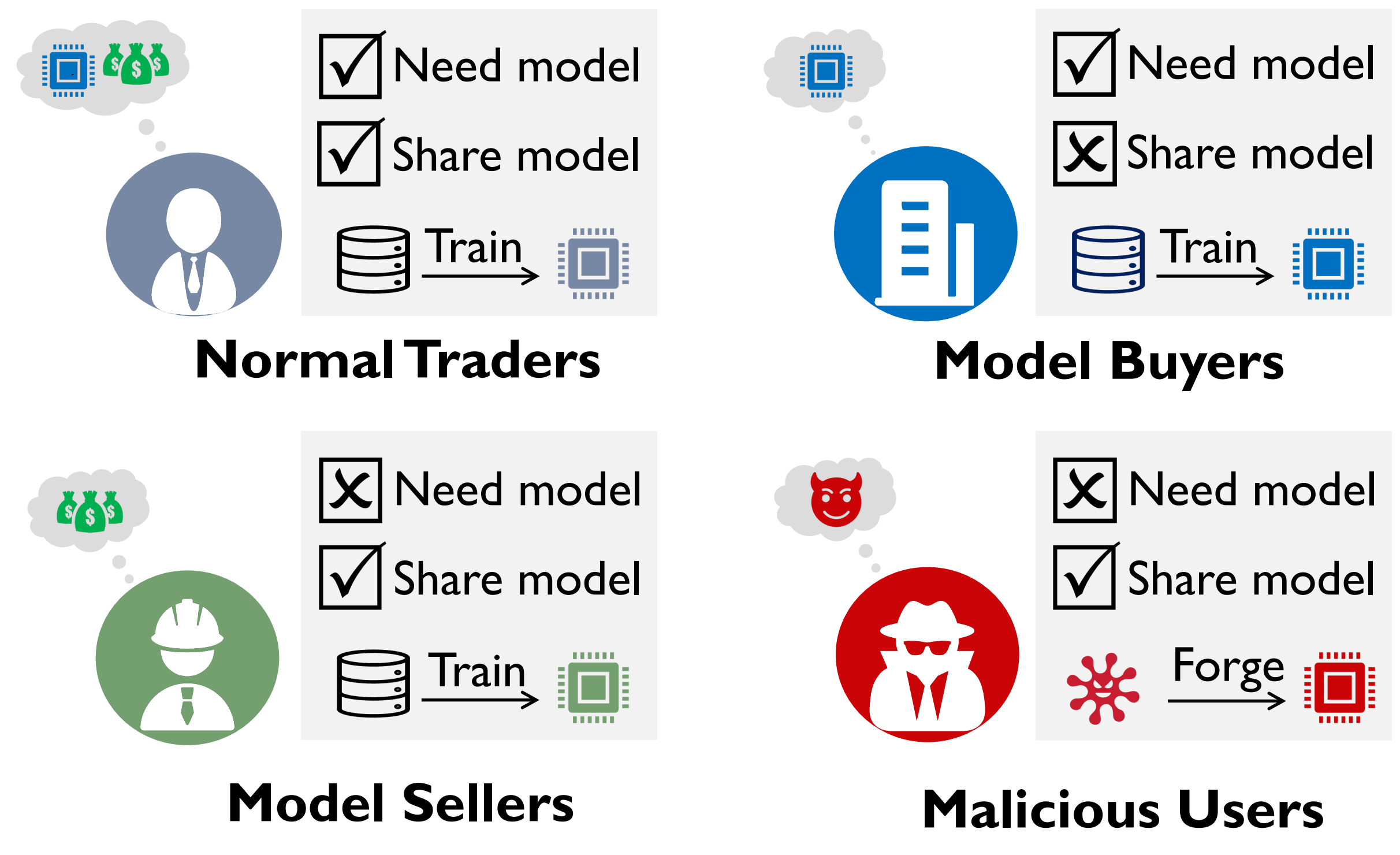
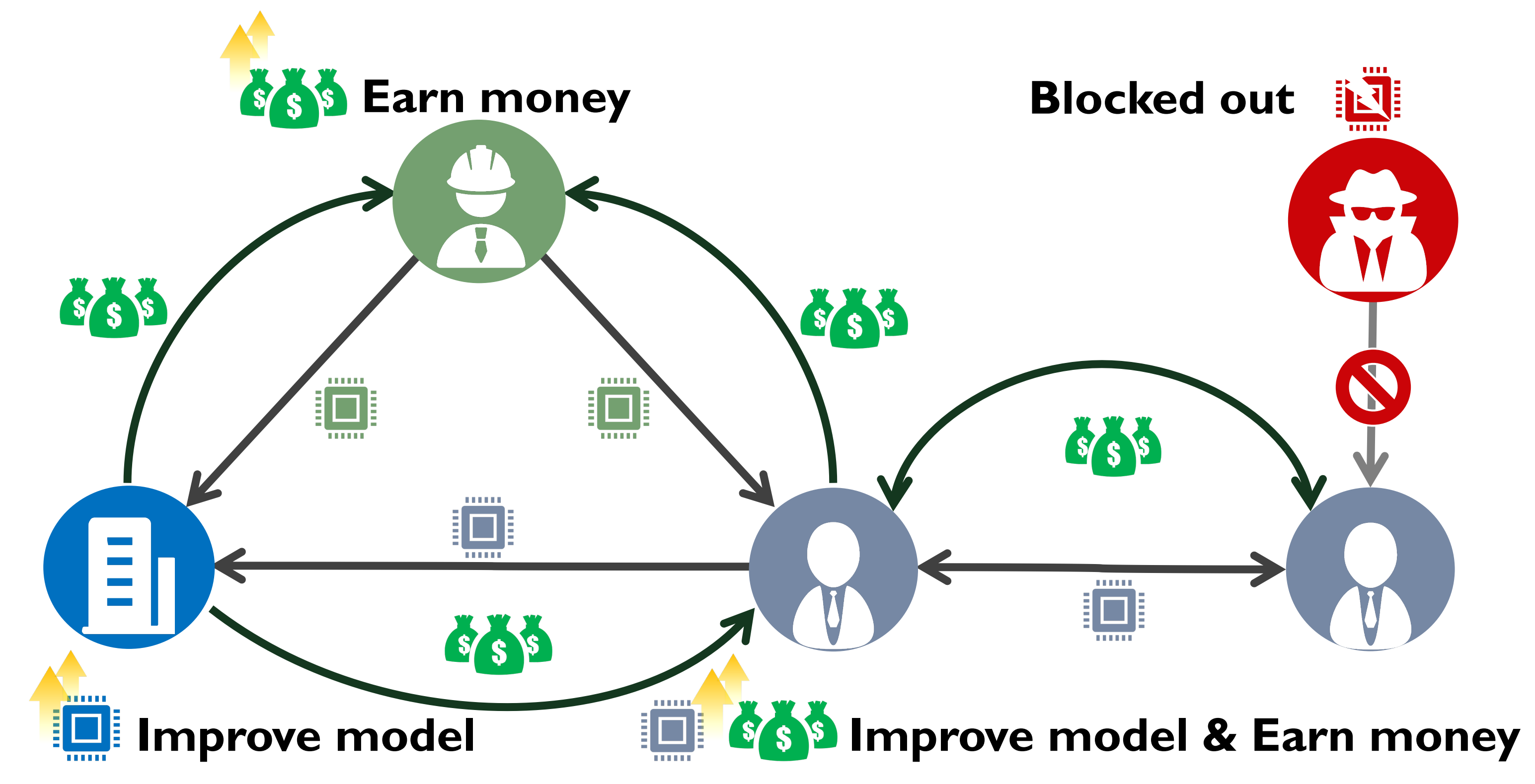


a. Diverse Users in PFL



b. Inclusive PFL Market



c. iPFL System

