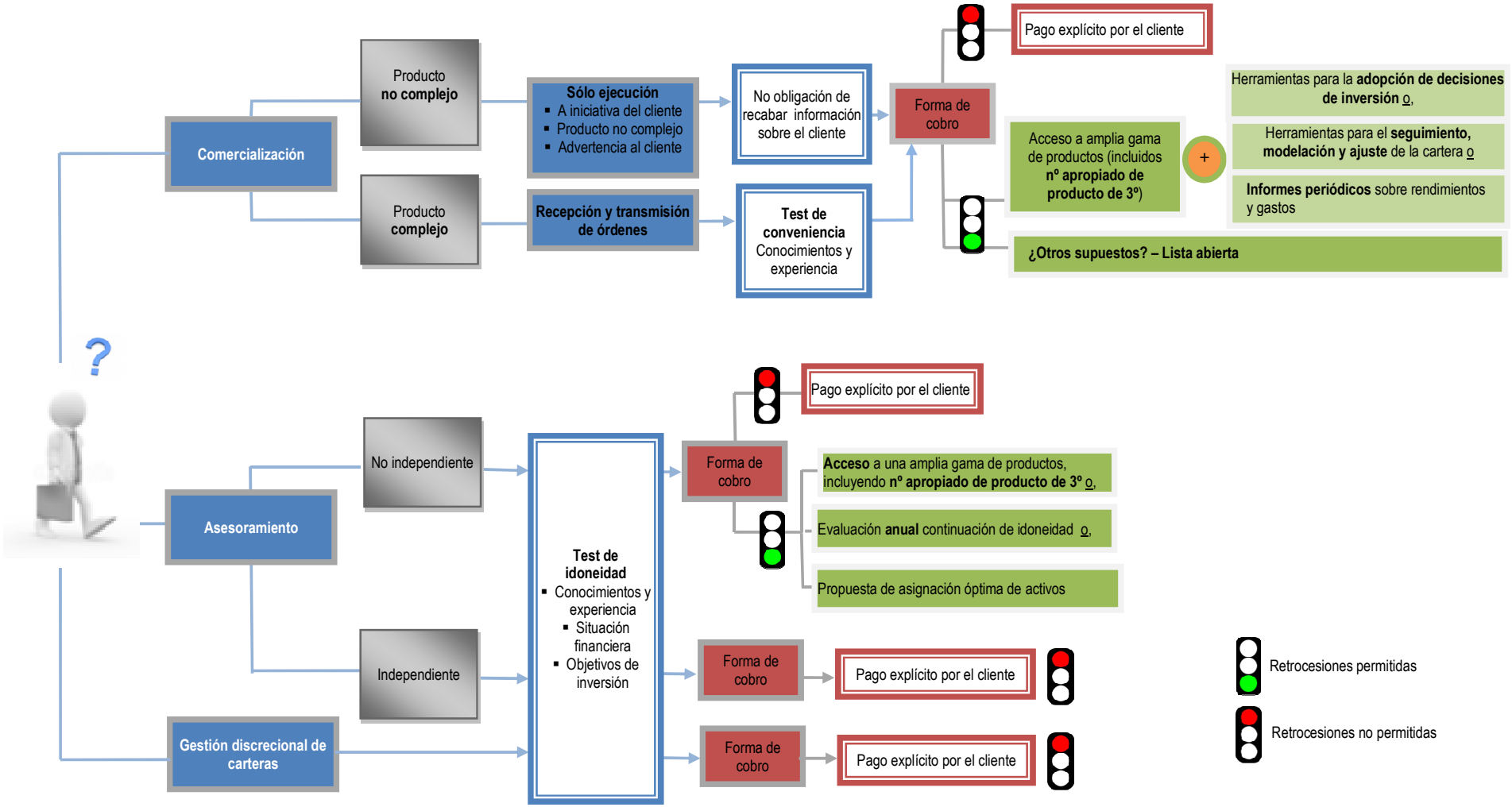1. INCENTIVOS