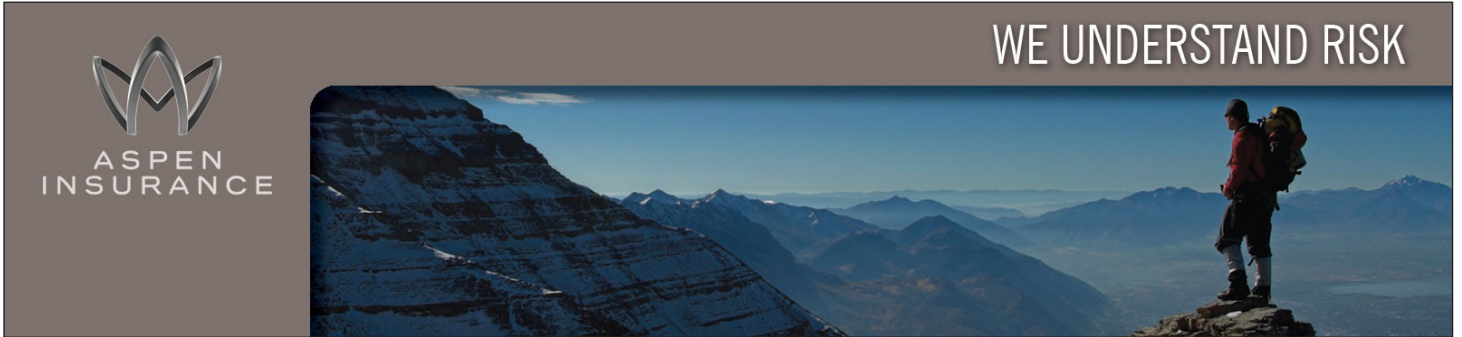


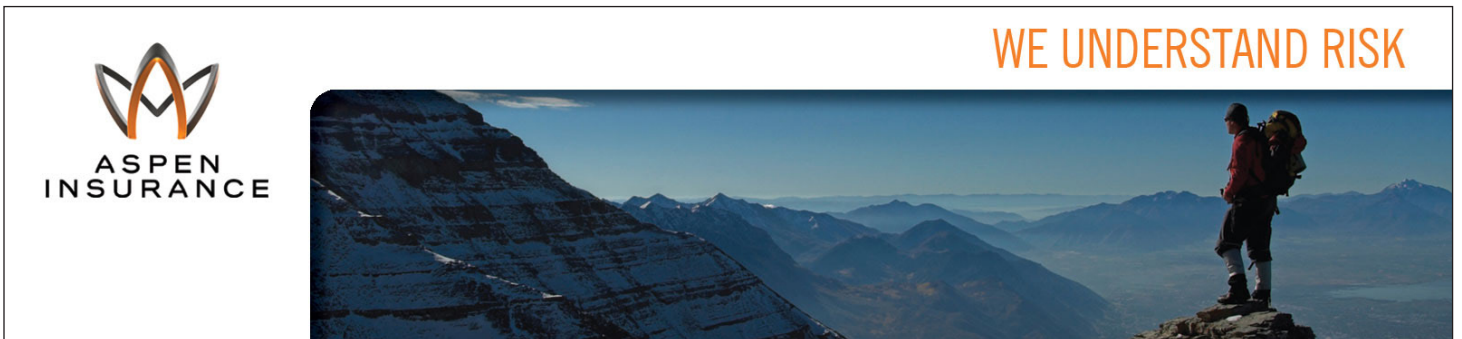
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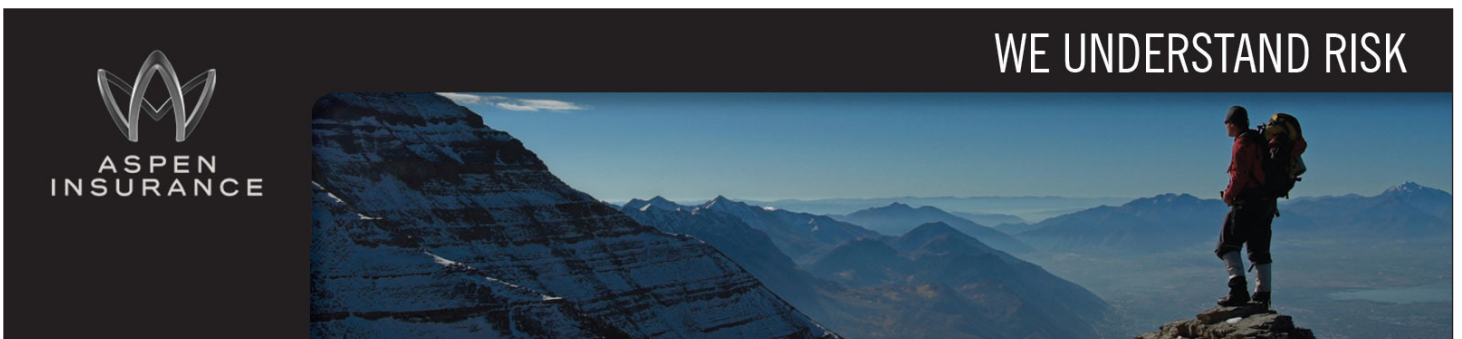
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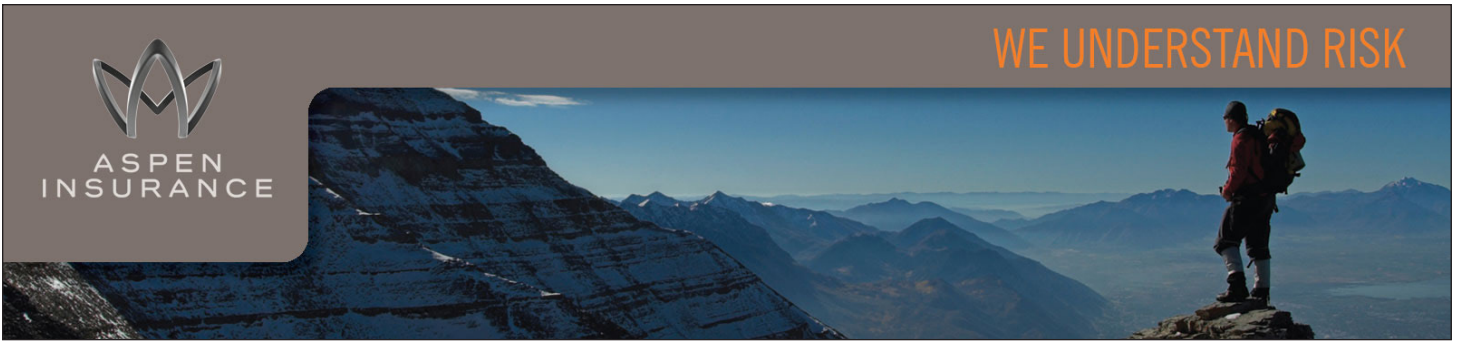
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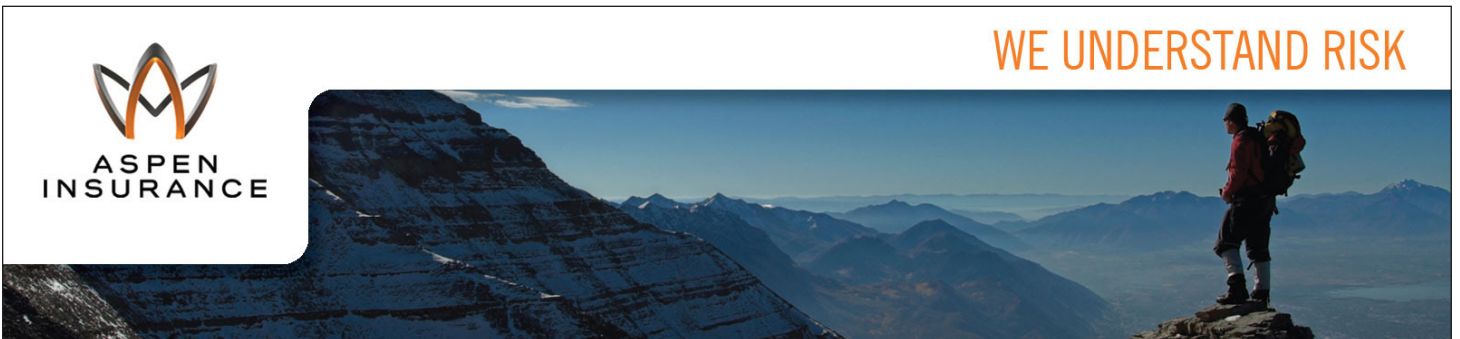
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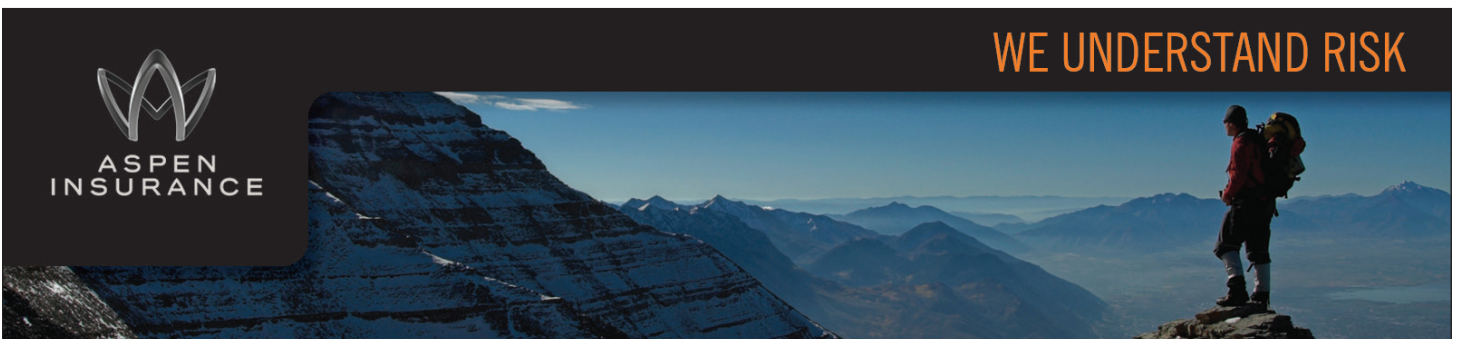
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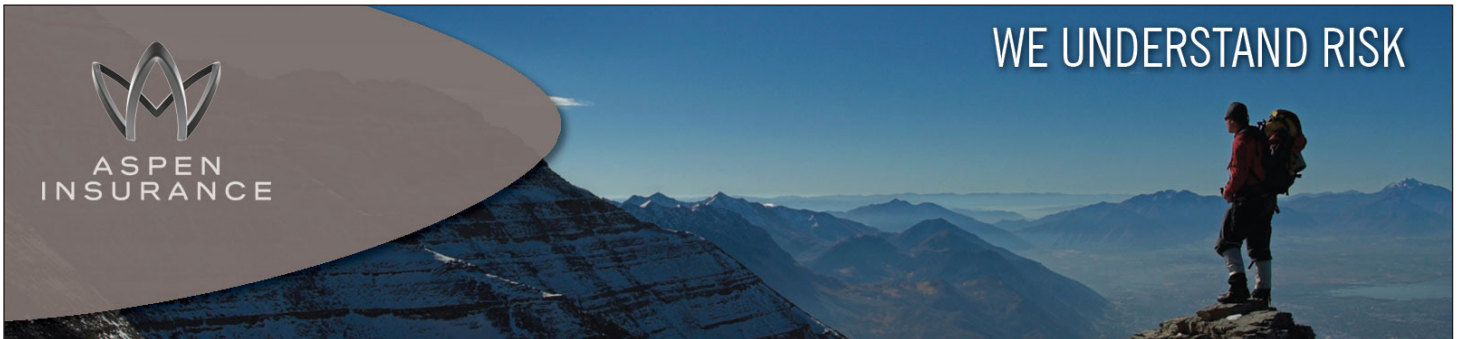
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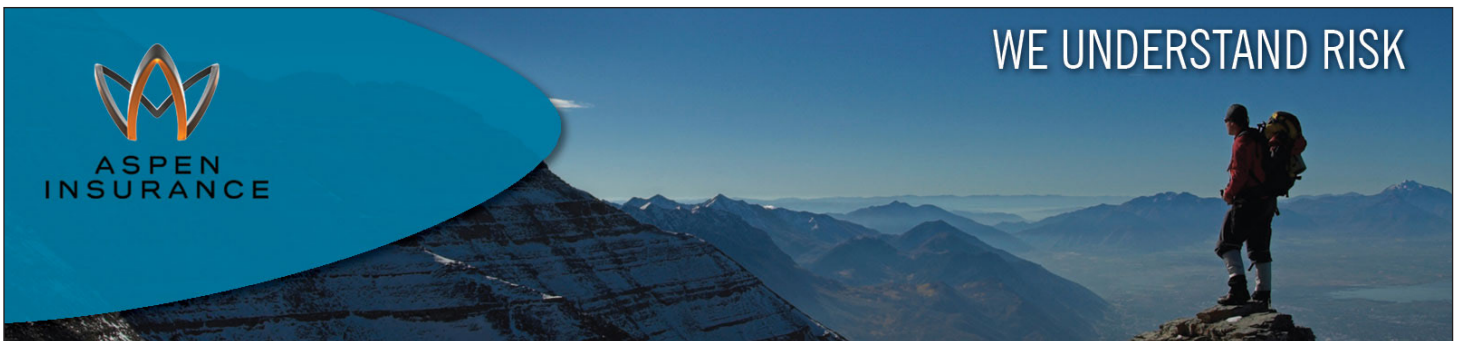


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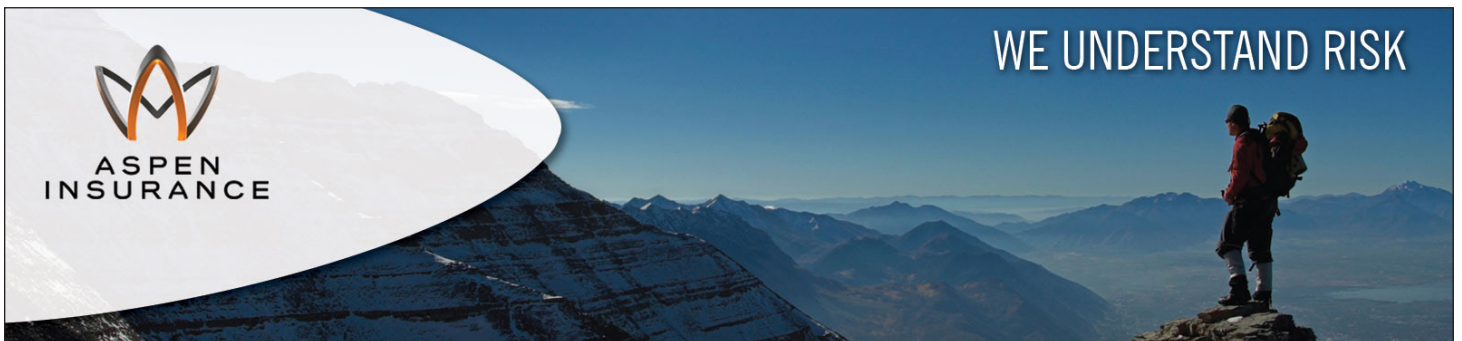
WE UNDERSTAND RISK

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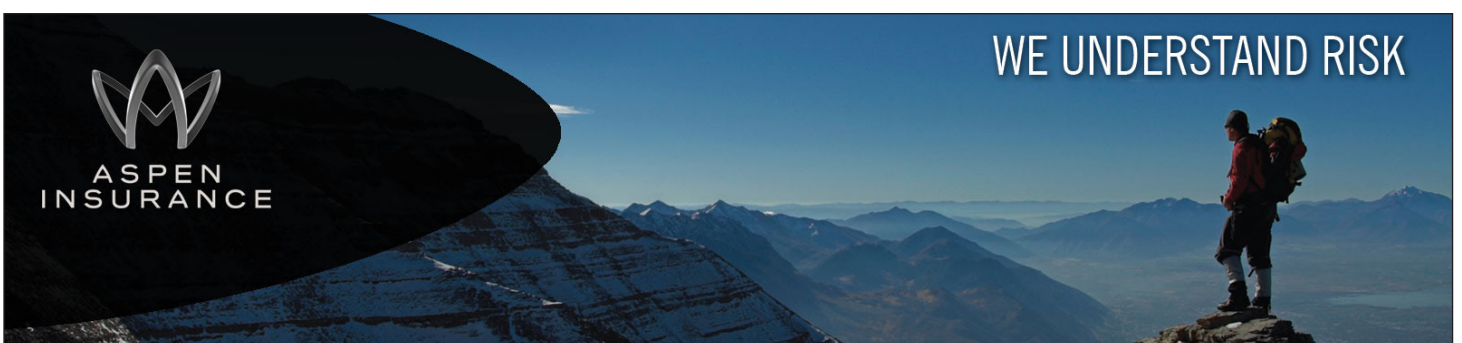
WE UNDERSTAND RISK

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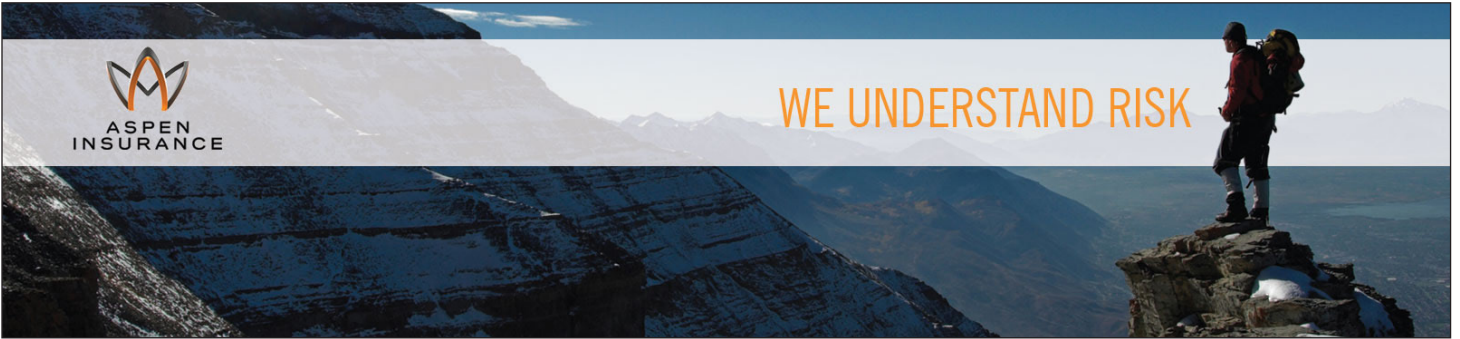
WE UNDERSTAND RISK

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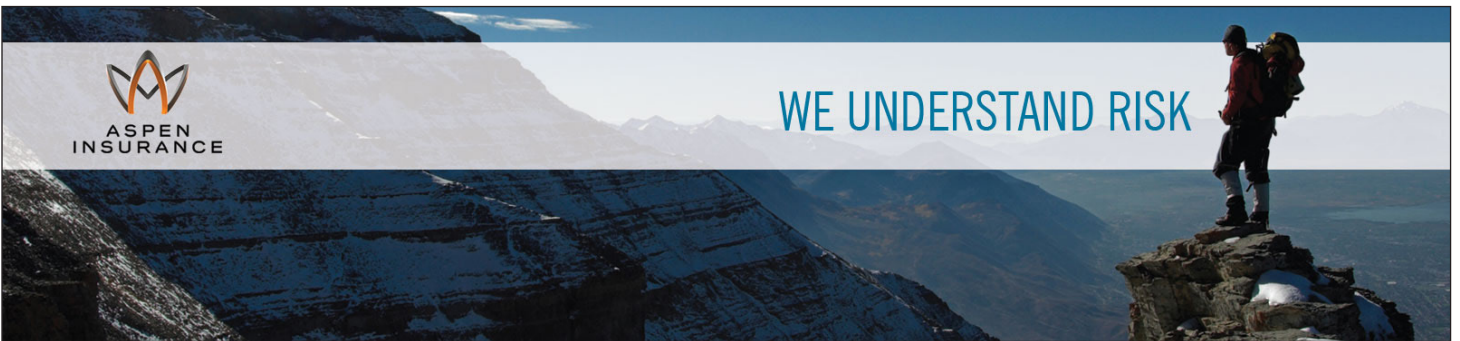


WE UNDERSTAND RISK

13.



14.



15.



16.

