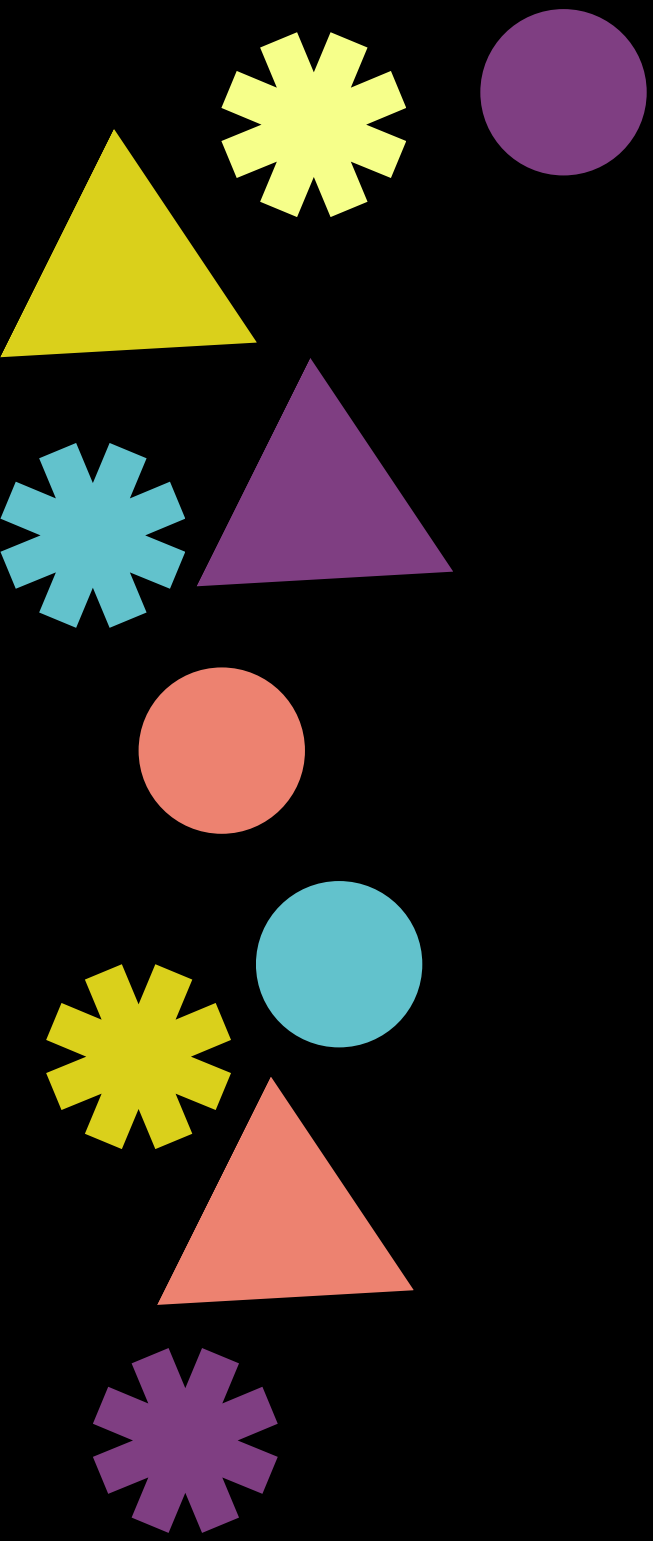
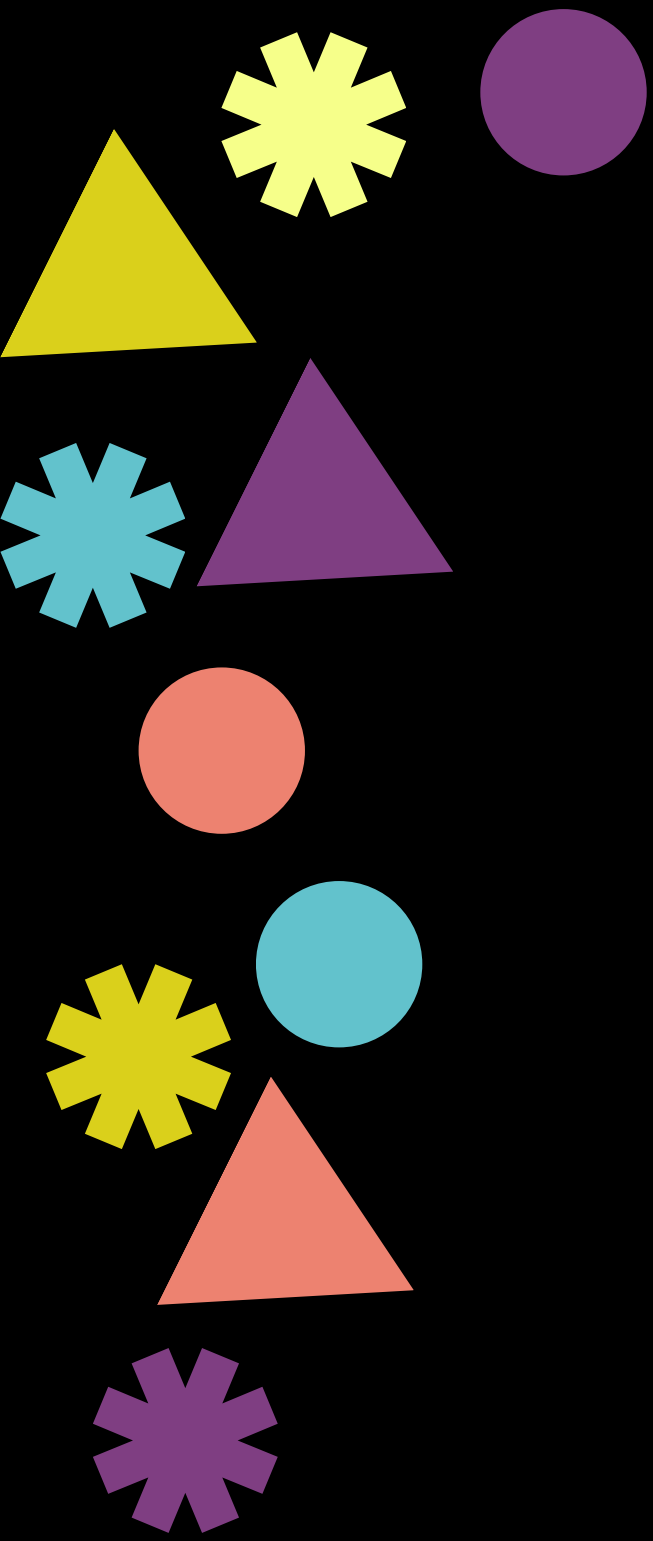


MORE RISKY



LESS RISKY