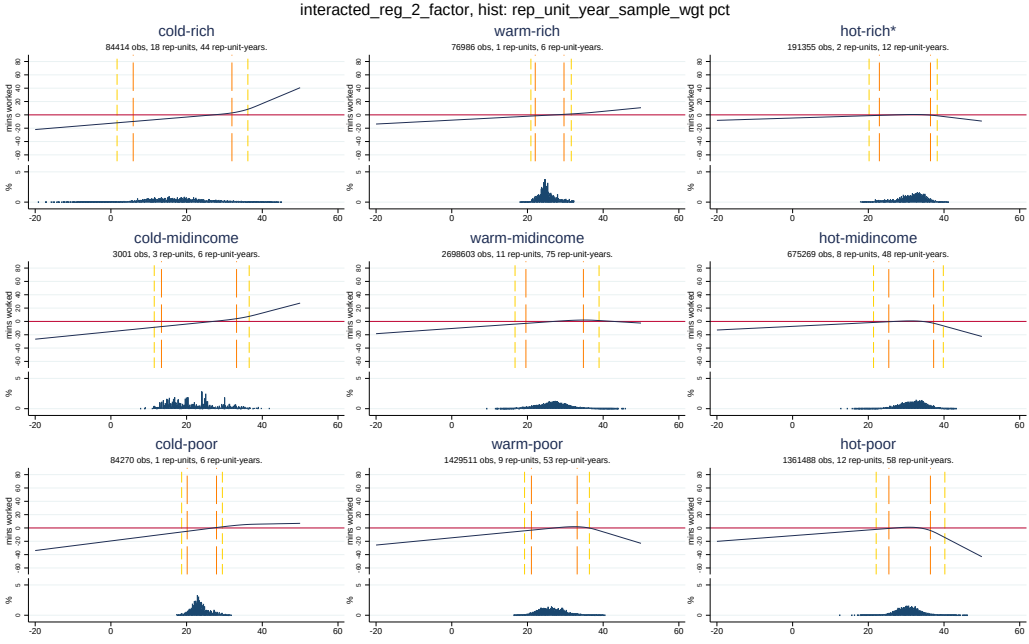marginal_risk