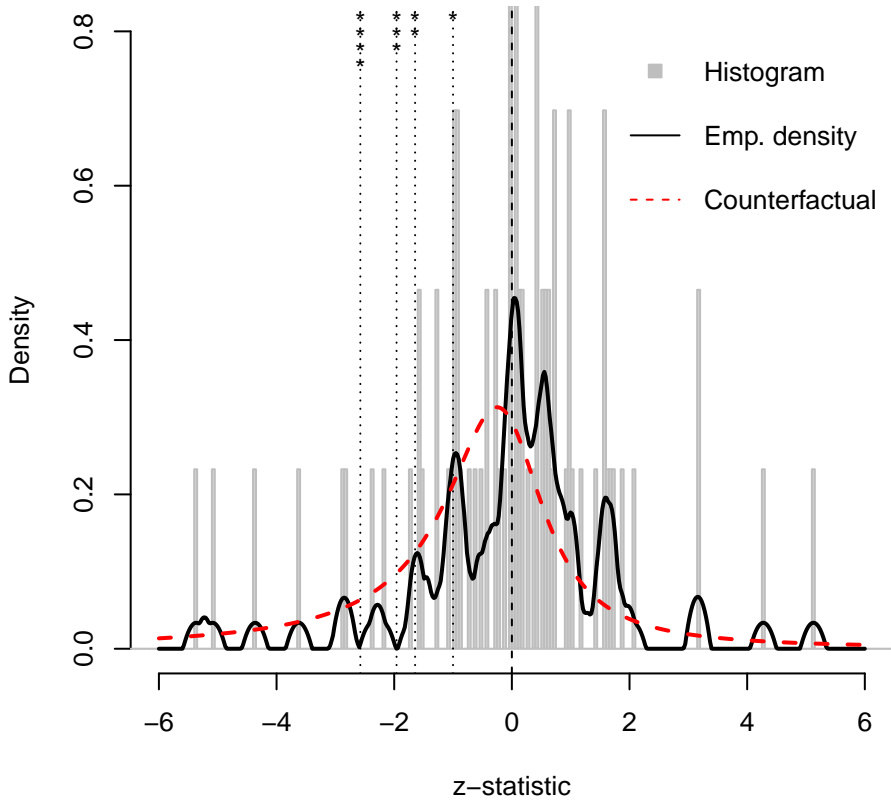
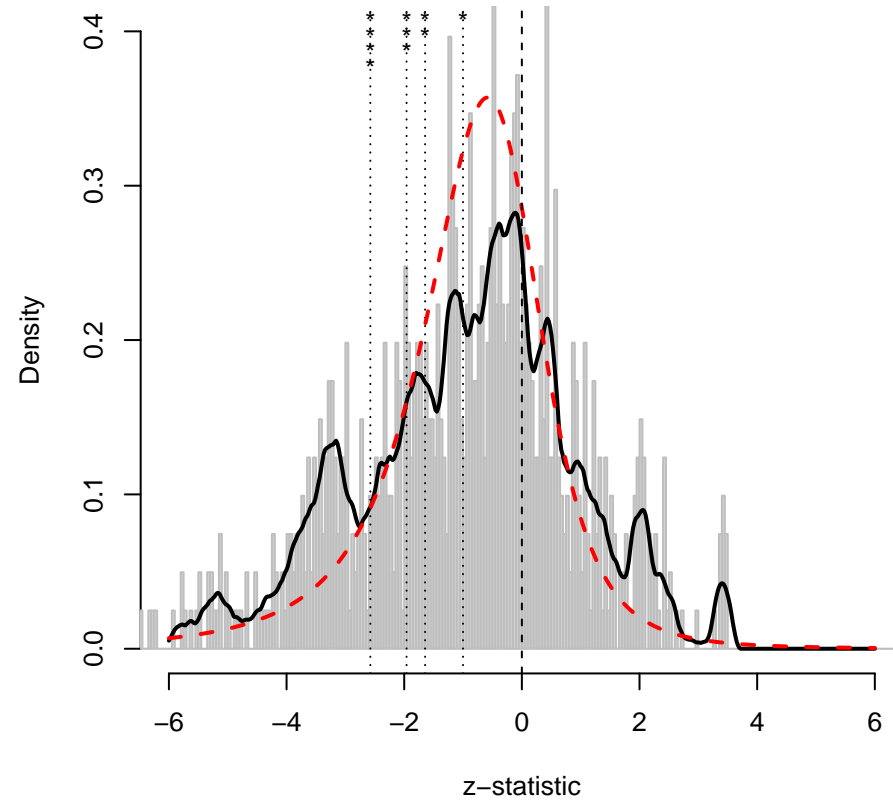
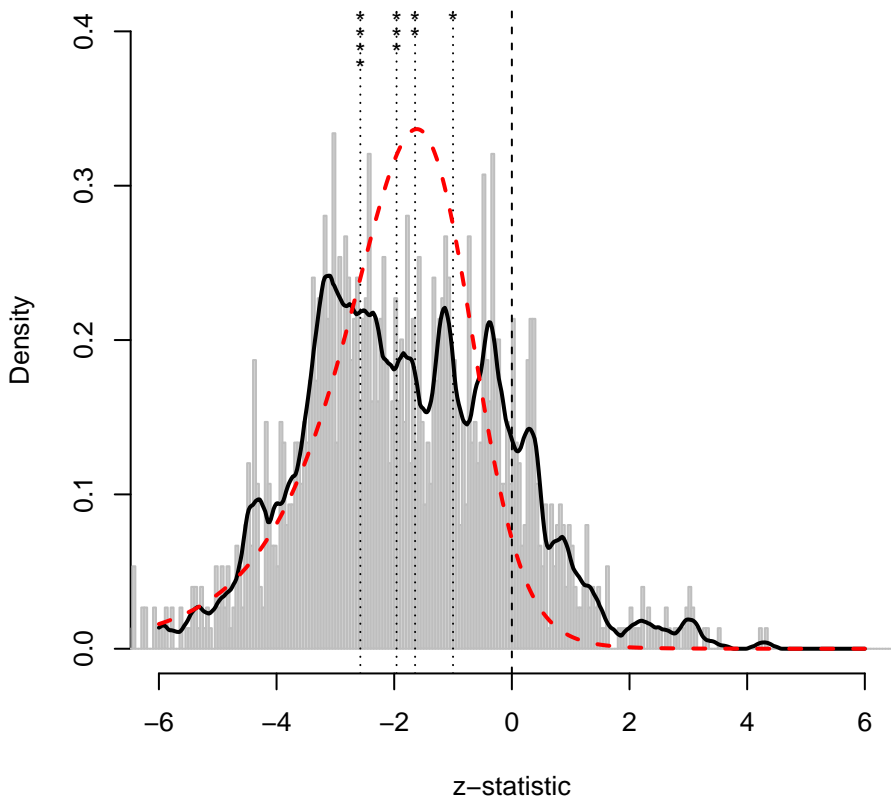


impact (0m)**short run (1m – 12m)****medium run (13m – 36m)****long run (> 36m)**