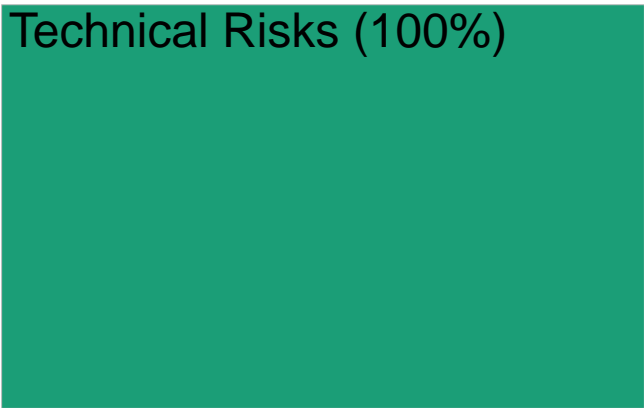
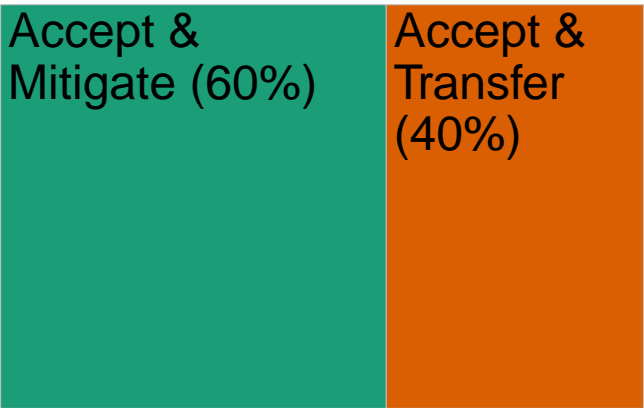


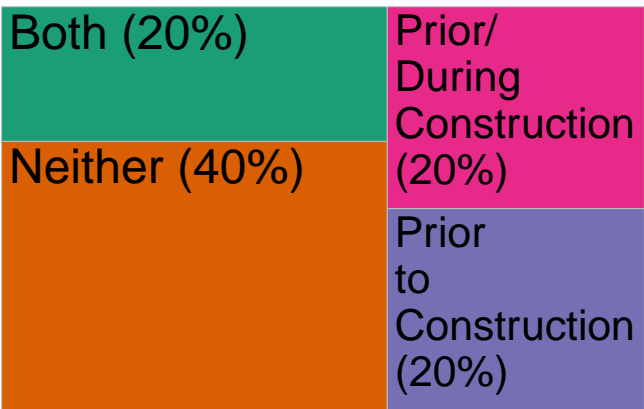
Risk Categories



Risk Strategy



Timing of Delay



Discipline

