

**Trust**

Formal  
Treatment

XXXXXXXXX  
XXX

XXXXXXXXX  
X

*II.*

*I.*

*III.*

*IV.*

Informal  
Treatment

XXXXXXXXX  
XXXXXXXXX  
XXXXXXXXX  
XXXXXXX

XXXXXXXXX  
XXXXXXXXX  
XXXXXXXXX  
X

Explicit

Implicit

**Assurance**