

**Trust**

Formal  
Treatment

XXXXXXXXXX  
XXXXX

XXXXXXXXXX  
XX

*II.*

*I.*

*III.*

*IV.*

Informal  
Treatment

XXXXXXXXXX  
XXXXXXXXXX  
XXXXXXXXXX  
XXXXXXX

XXXXXXXXXX  
XXXXXXXXXX  
XXXXXXXXXX  
X

Explicit

Implicit

**Assurance**