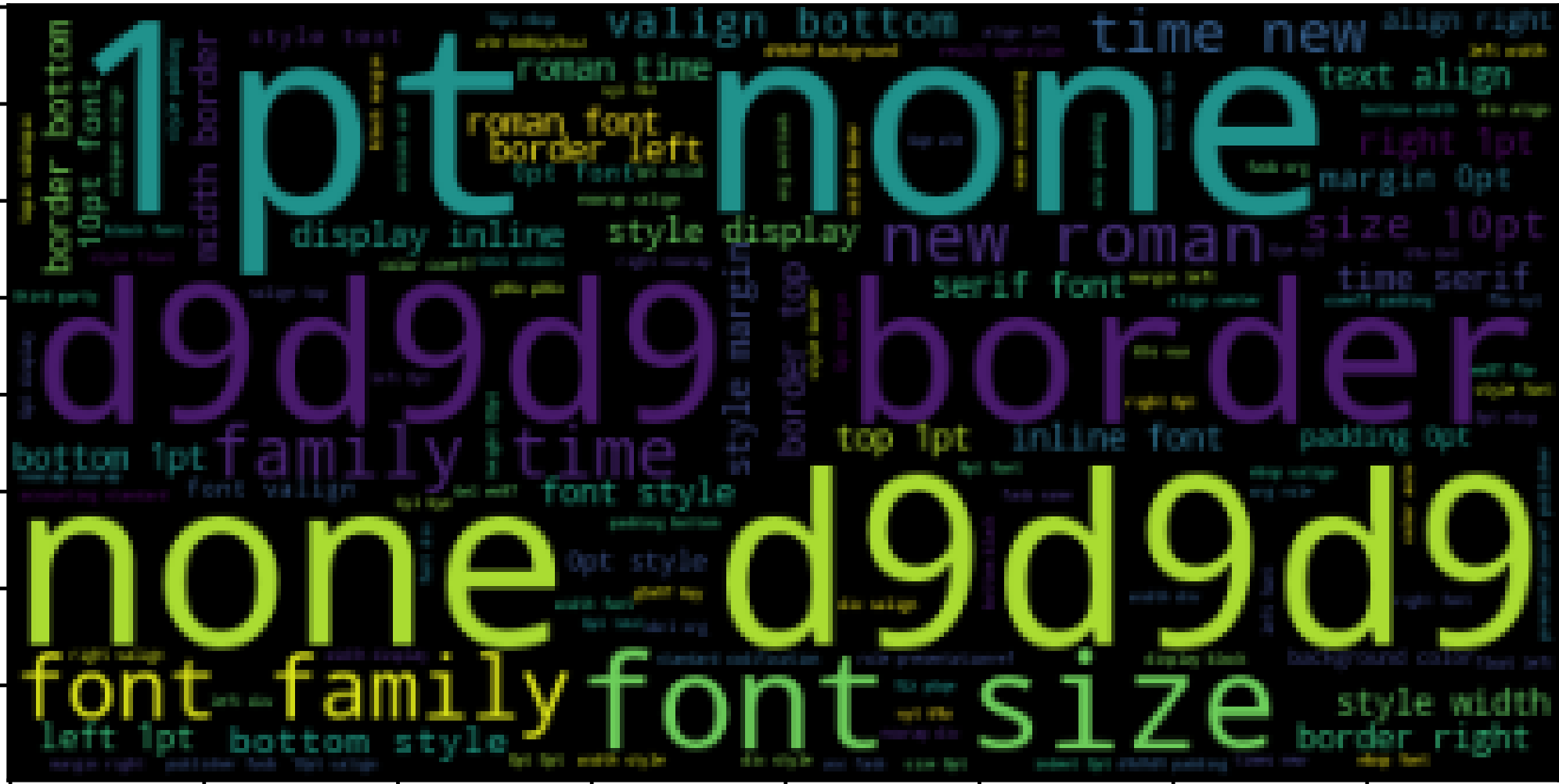Risk Disclosures for Group 4 (248 Observations)