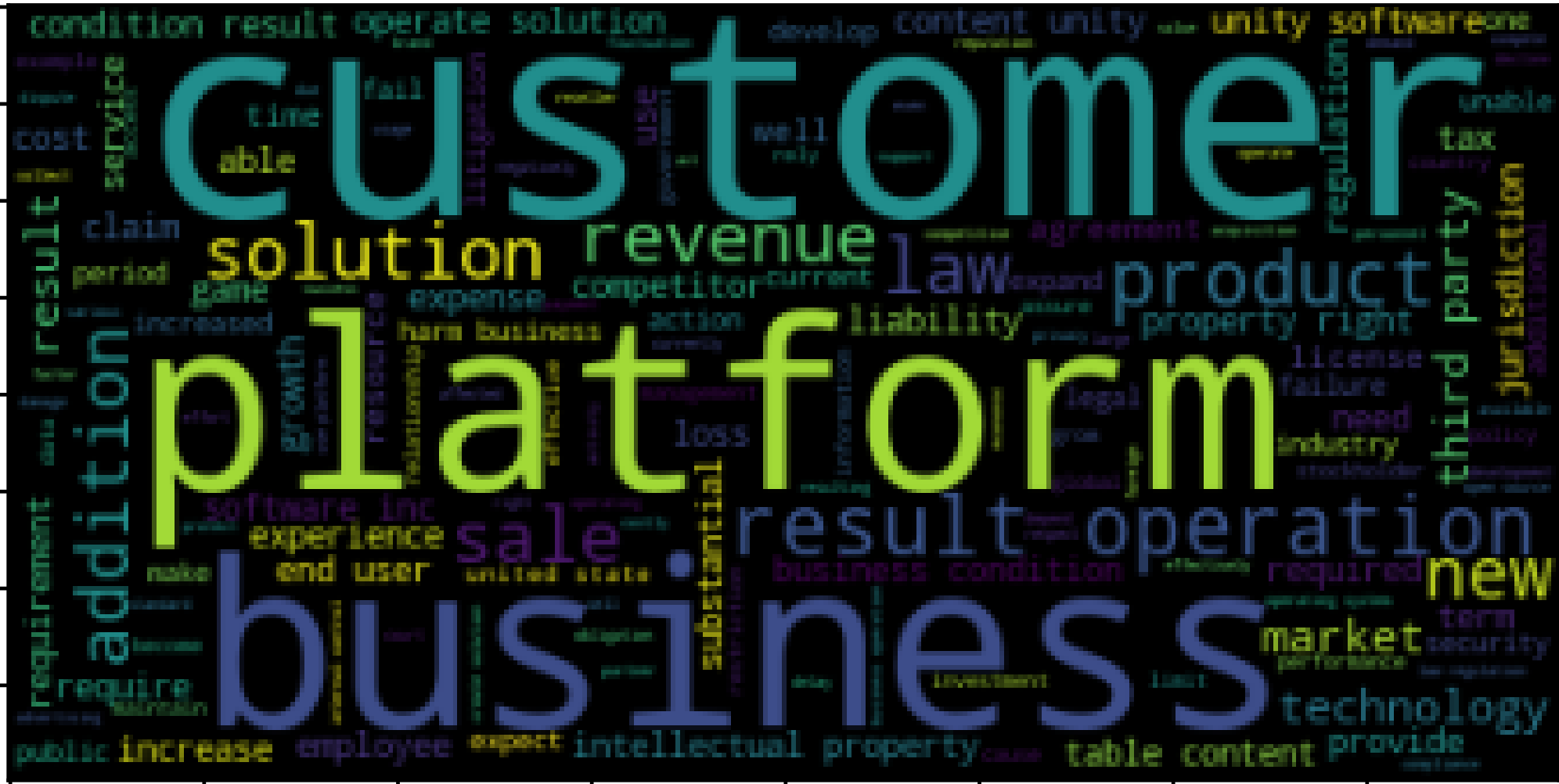U: All Risk Disclosures