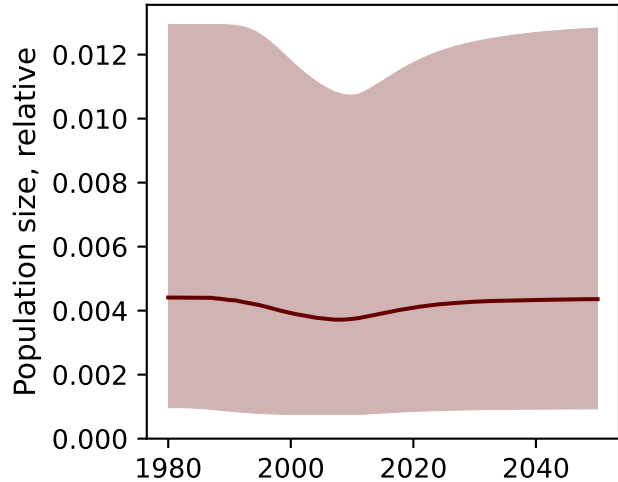
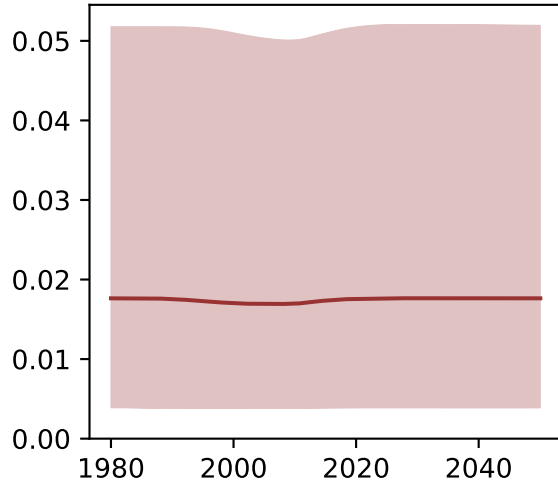


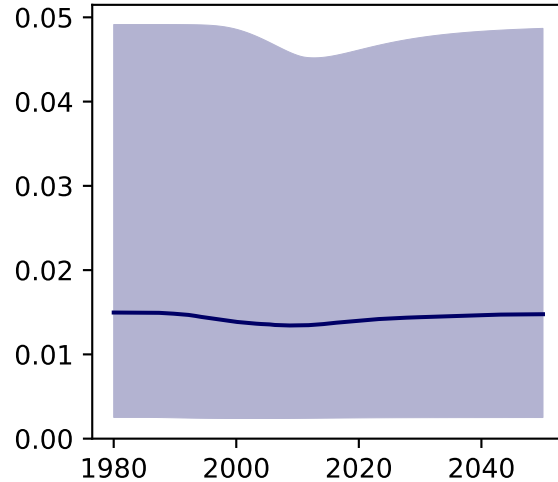
Higher Risk FSW



Lower Risk FSW



Higher Risk Clients



Lower Risk Clients

