







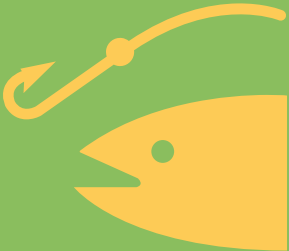
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 **Business value**

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 **Liability**

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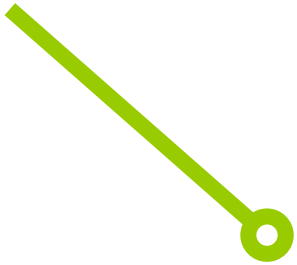
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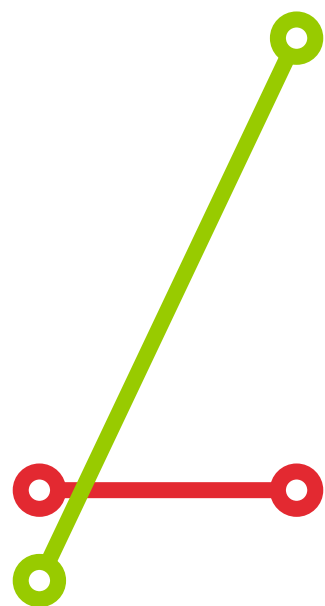
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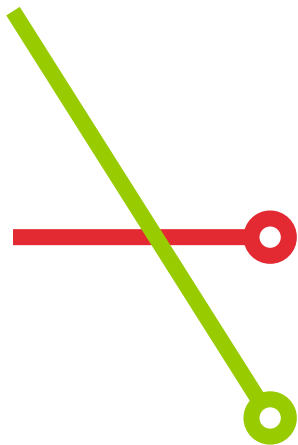
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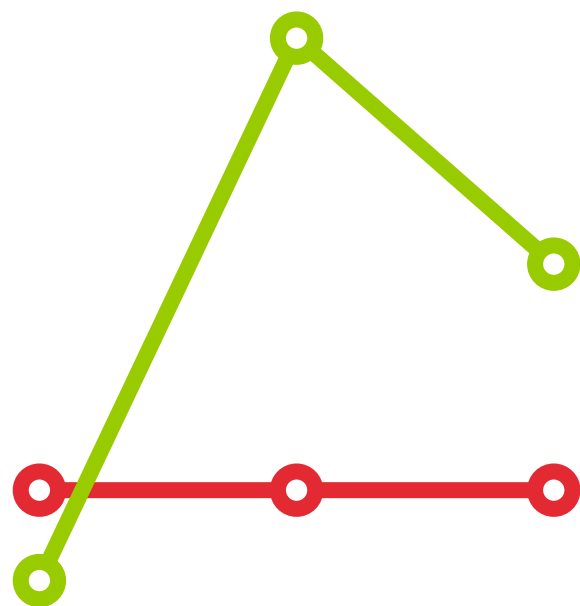




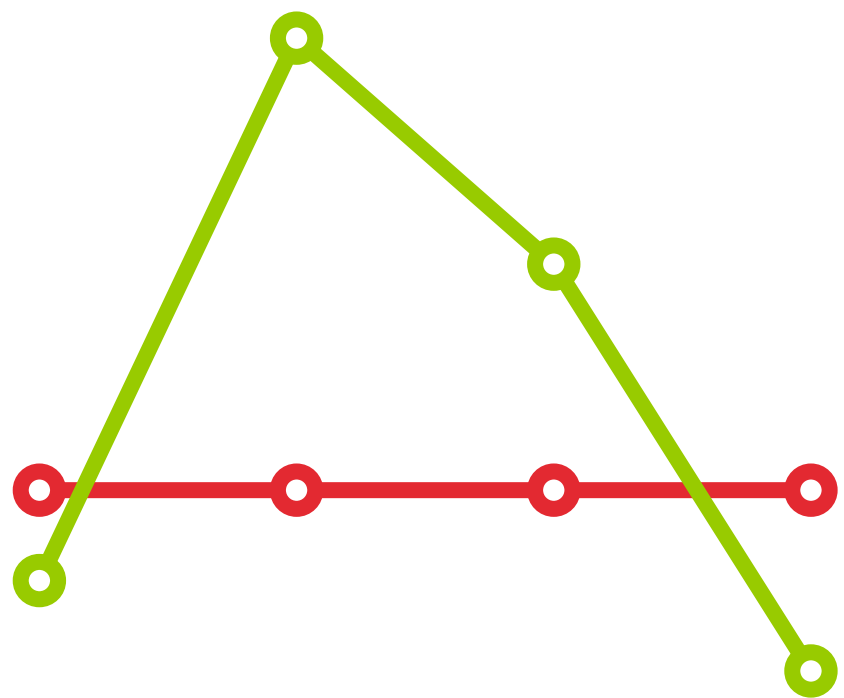




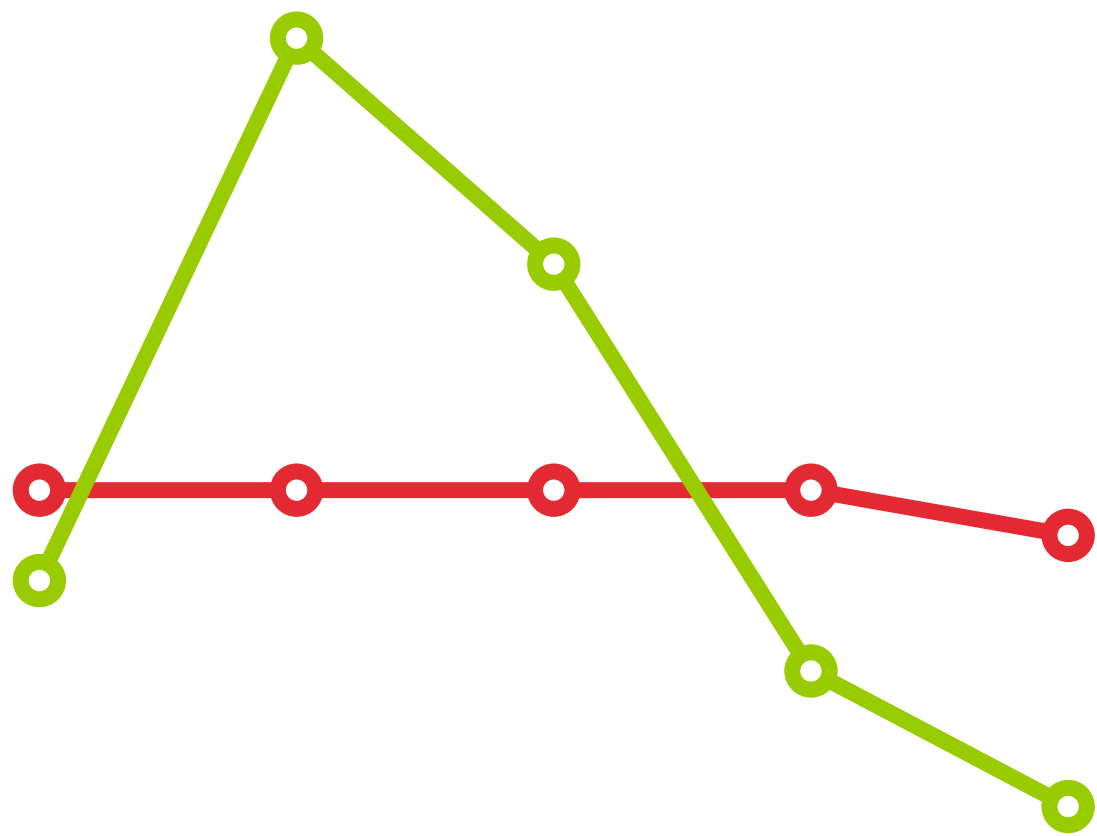




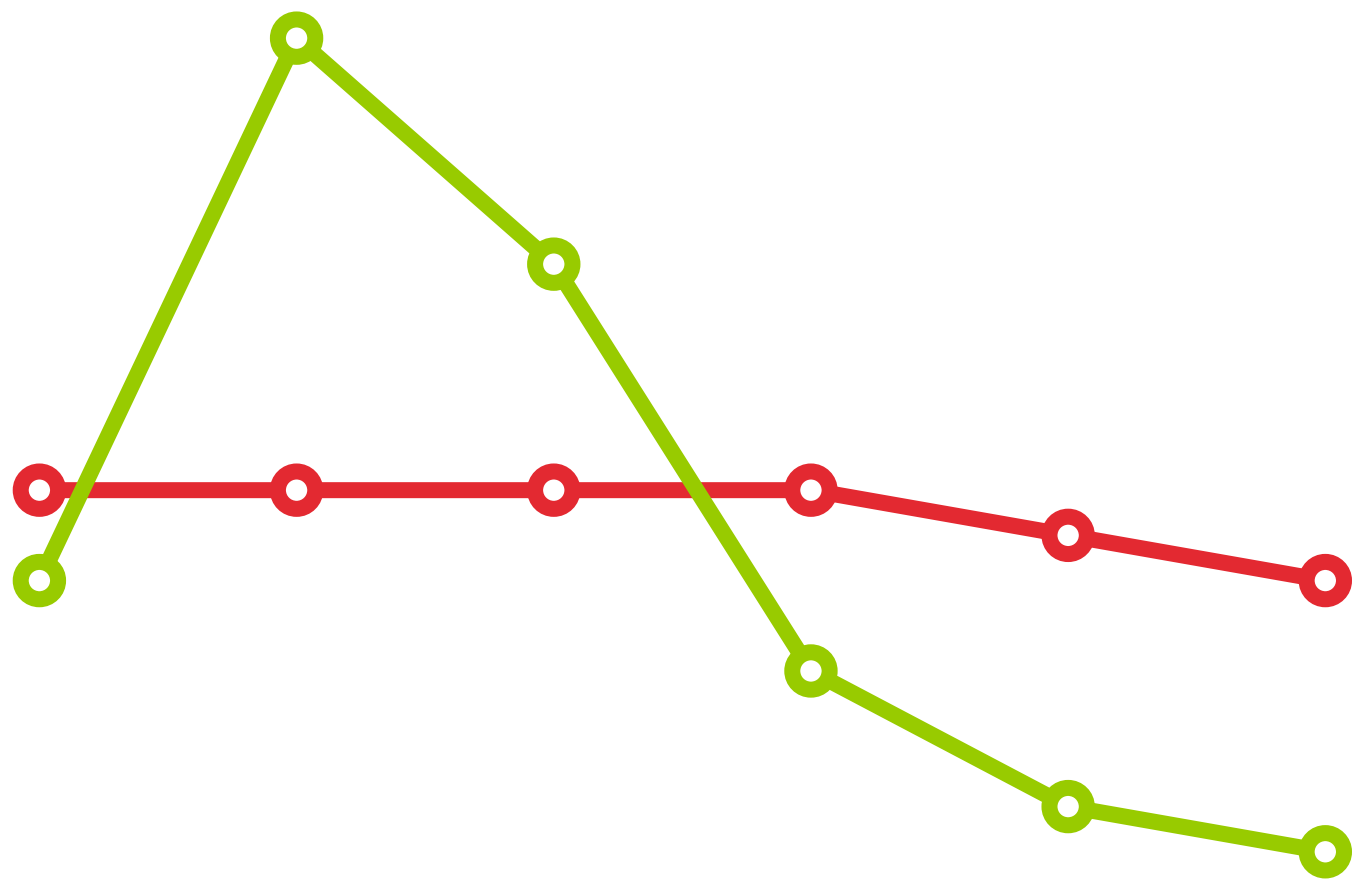






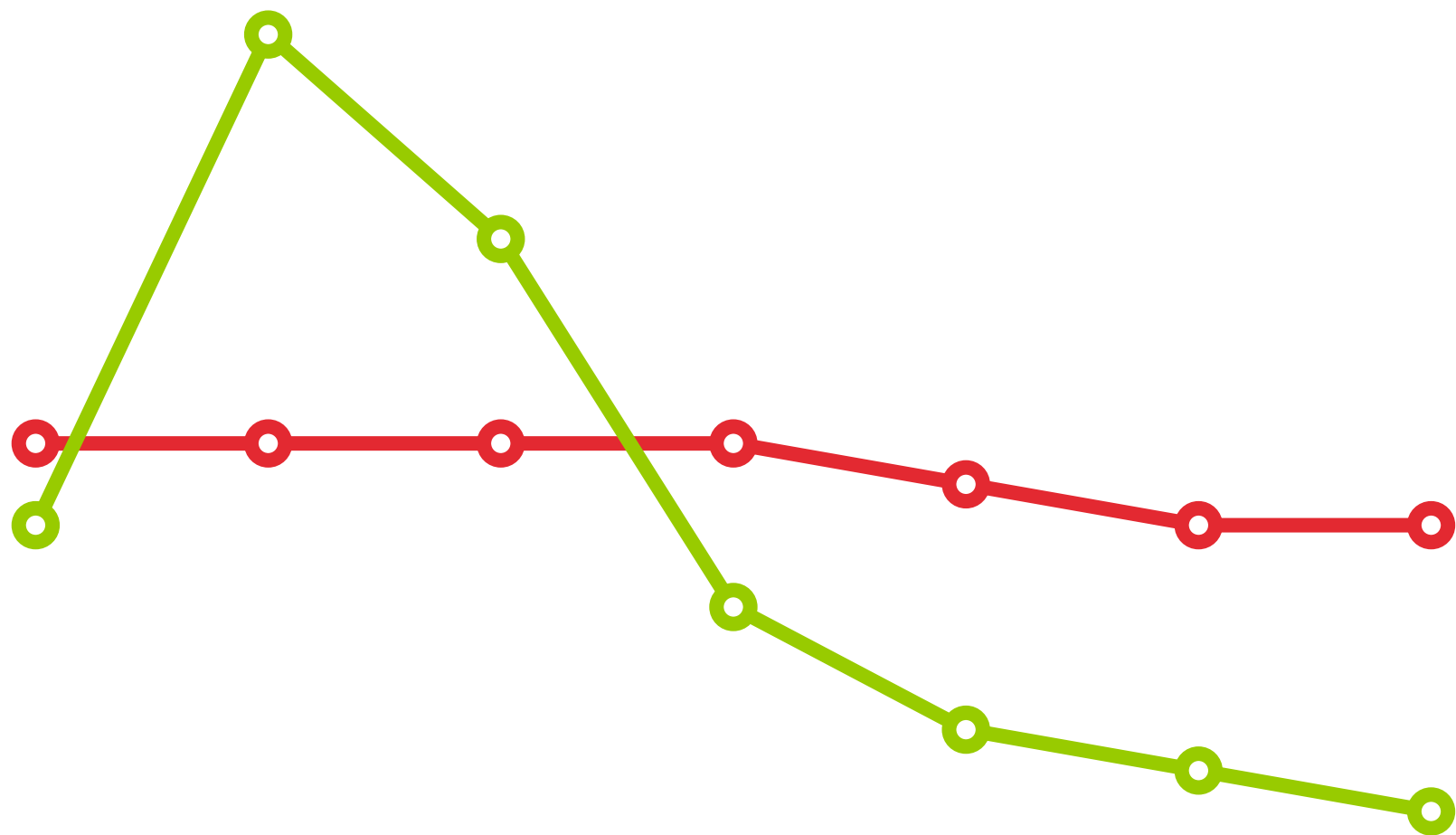


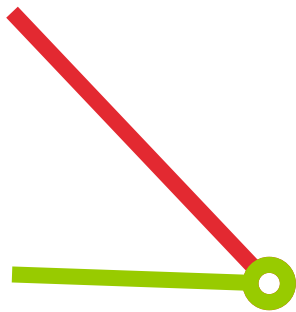


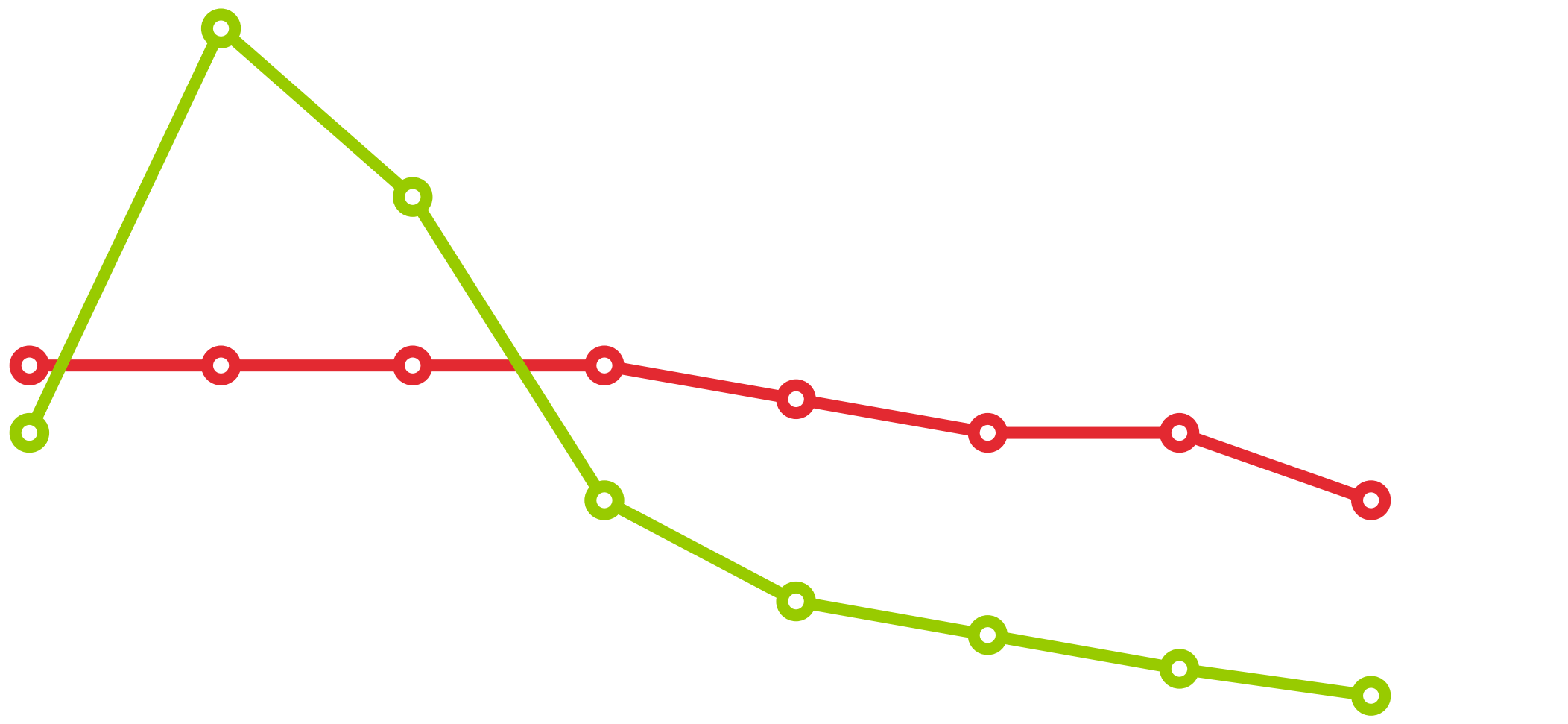




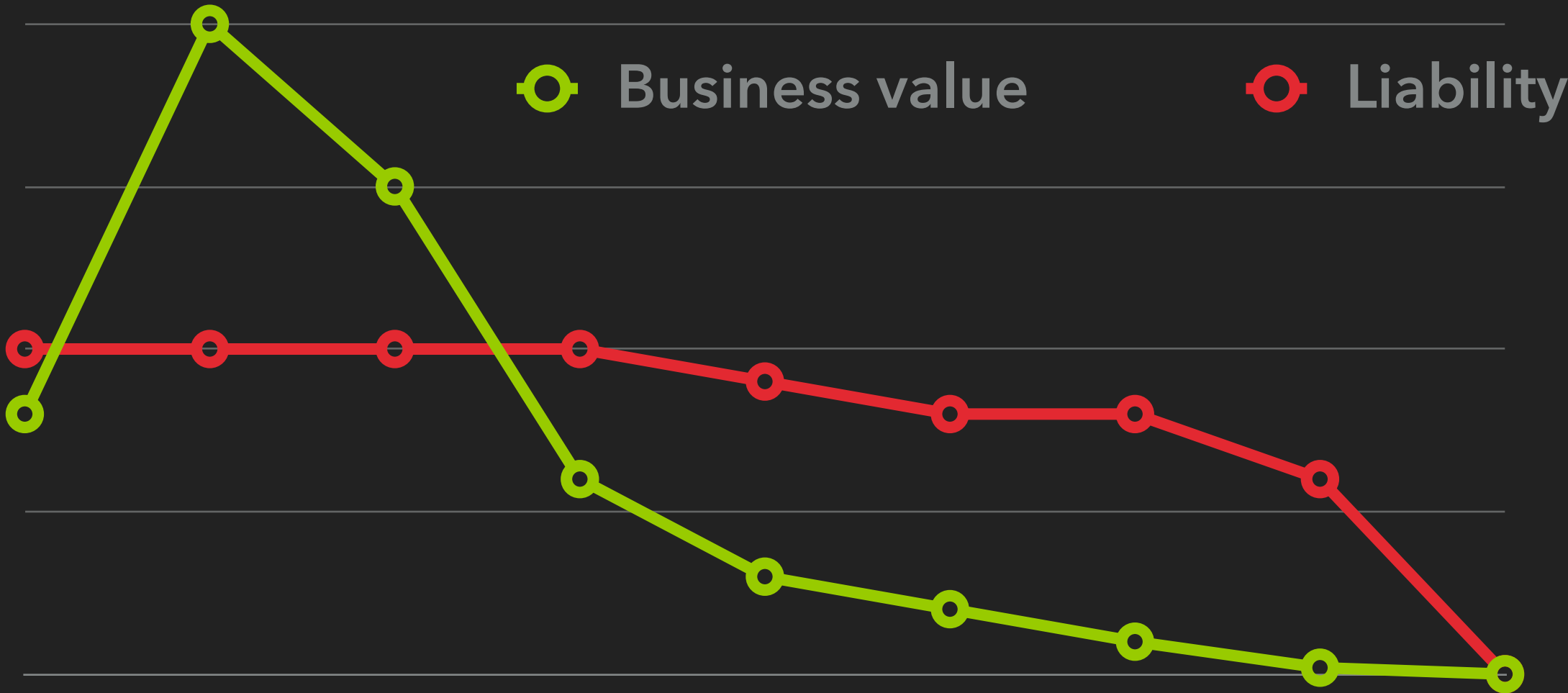








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