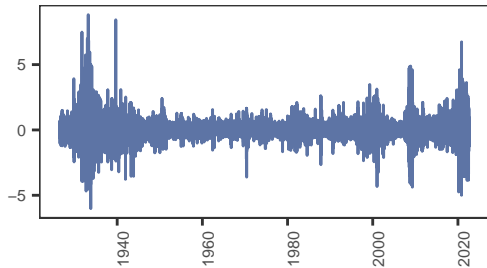
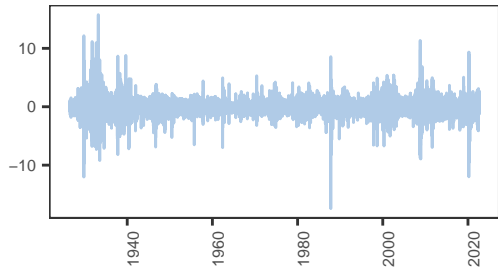


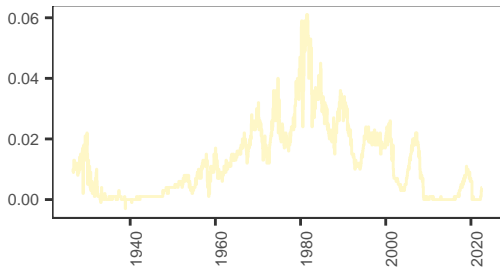
HML



Mkt-RF



RF



SMB

