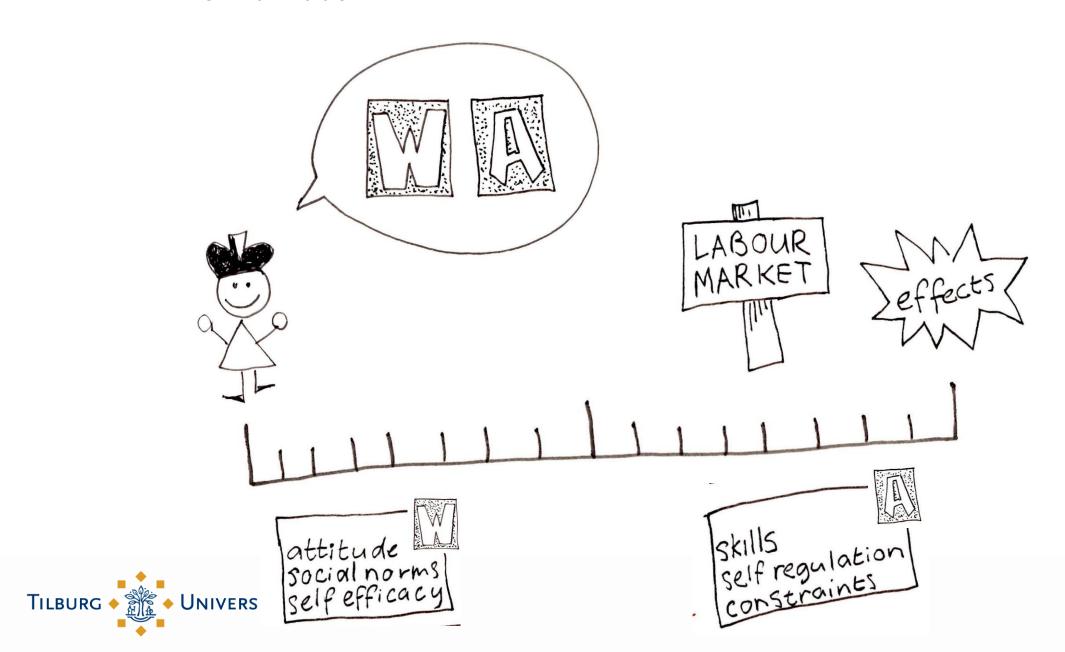
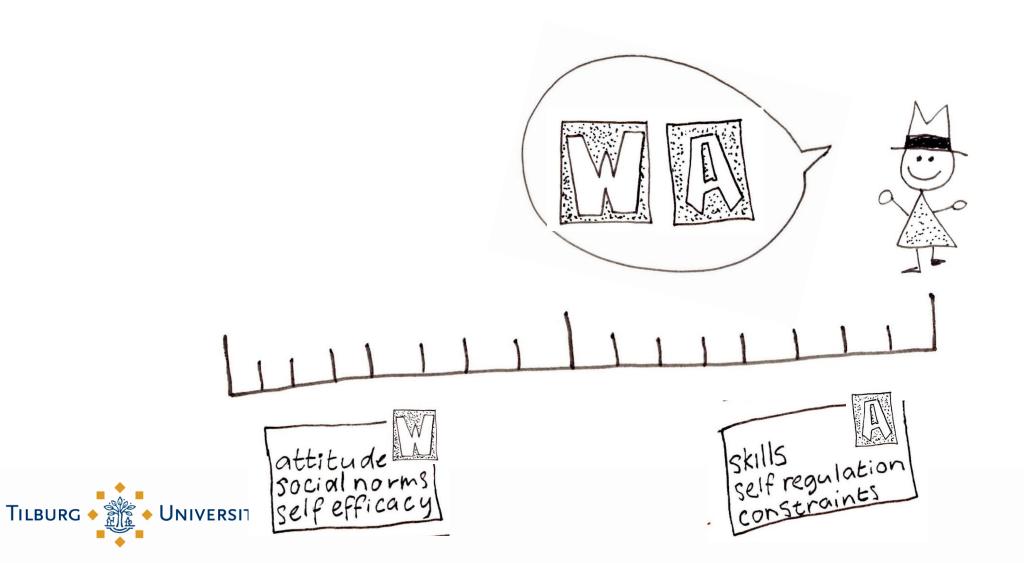




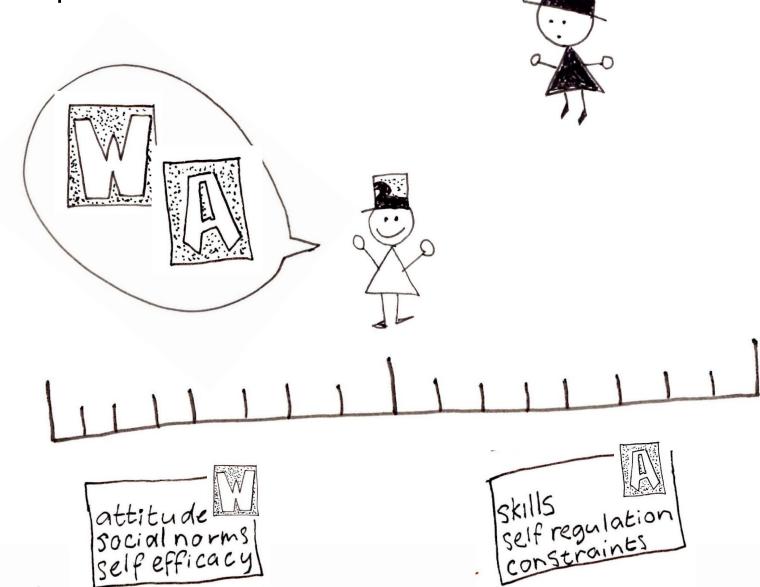
The individual



The employer



The professional





Thank you for your attention

