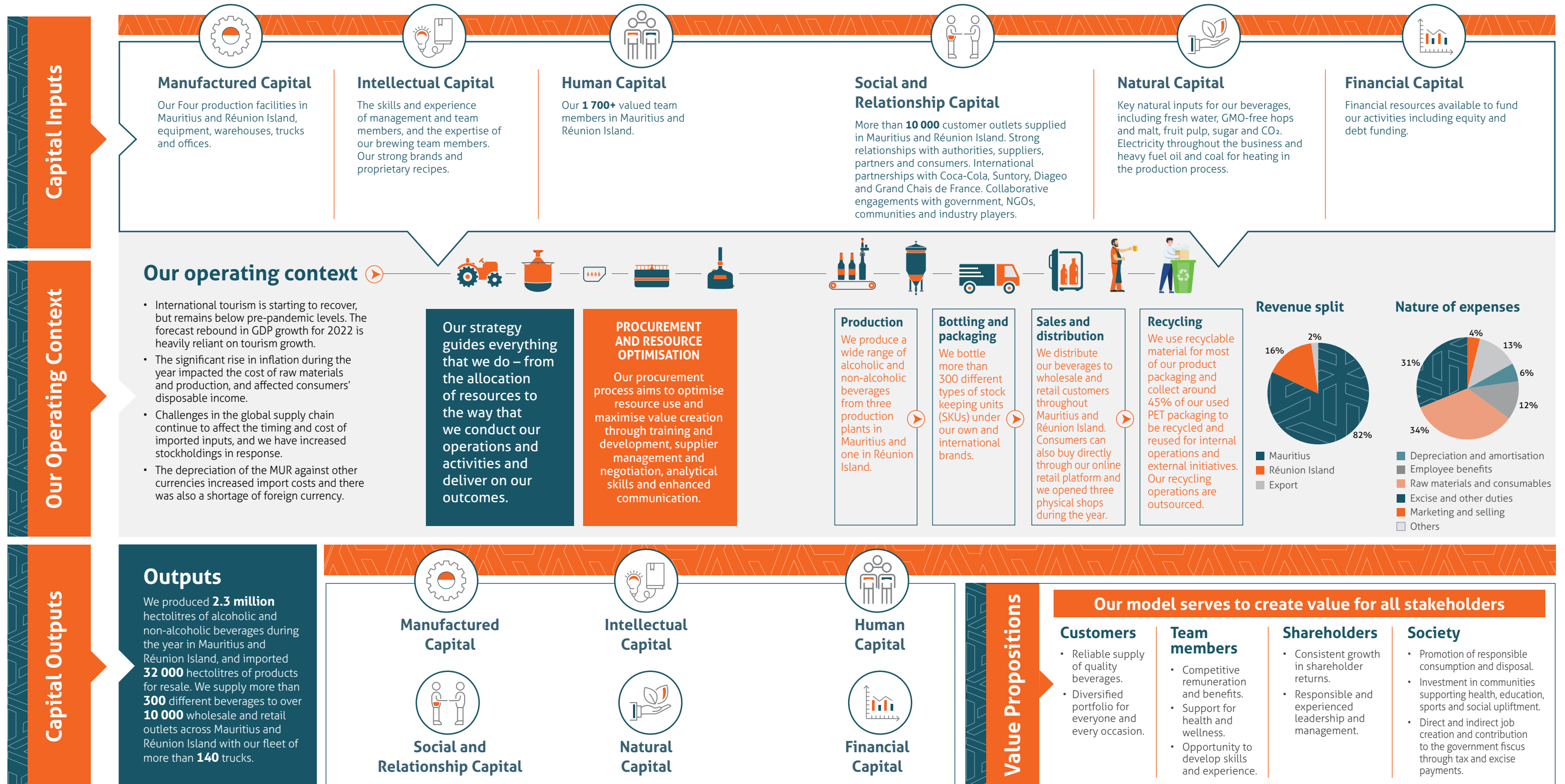


OUR BUSINESS MODEL

What we do and how we do it



Refer to pages 50 to 76 for the detailed analysis of capital outcomes