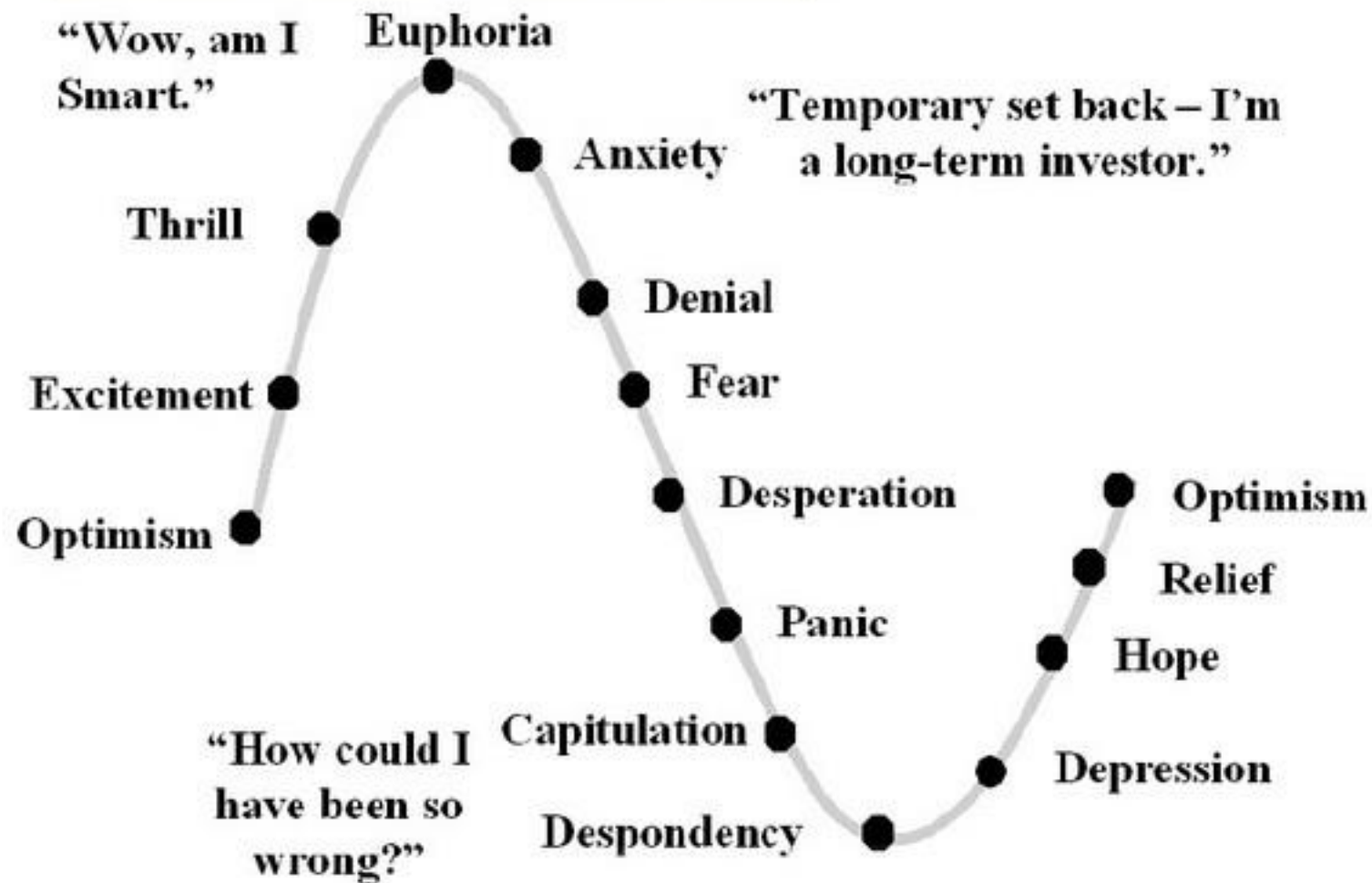


Point of Maximum Financial Risk



Point of Maximum Financial Opportunity