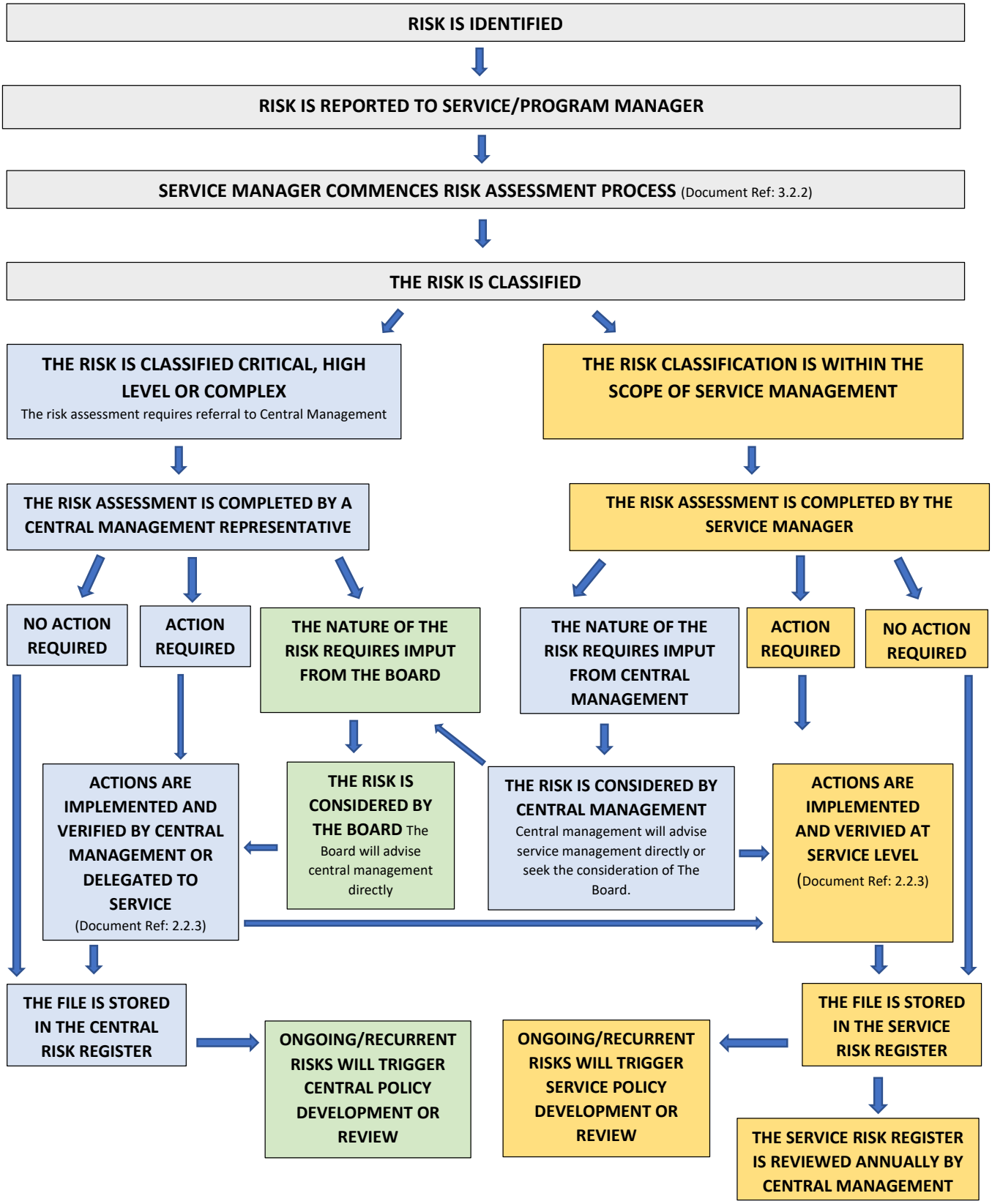RISK MANAGEMENT FLOW CHART