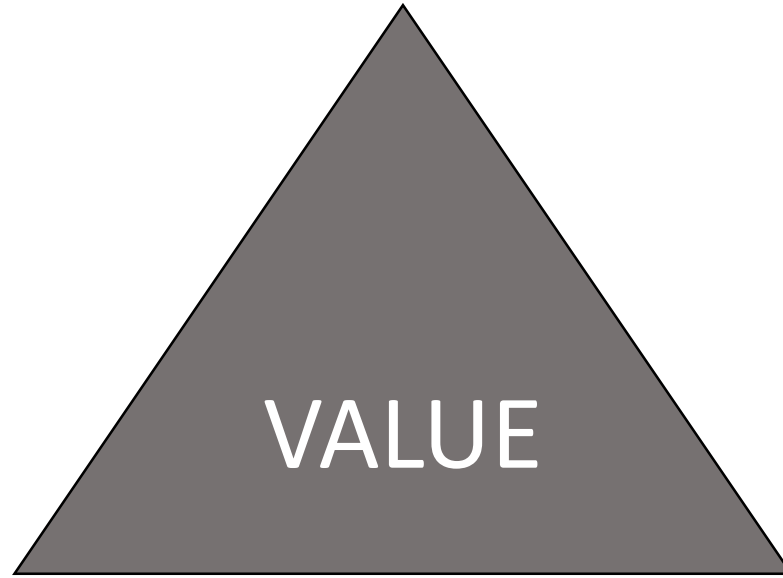


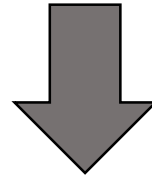
PEOPLE



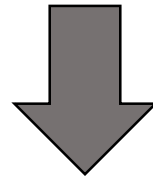
PROCESSES

TECHNOLOGIES

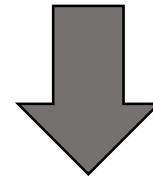
VALUE



BUSINESS MODEL



INVESTOR VALUE



CUSTOMER VALUE