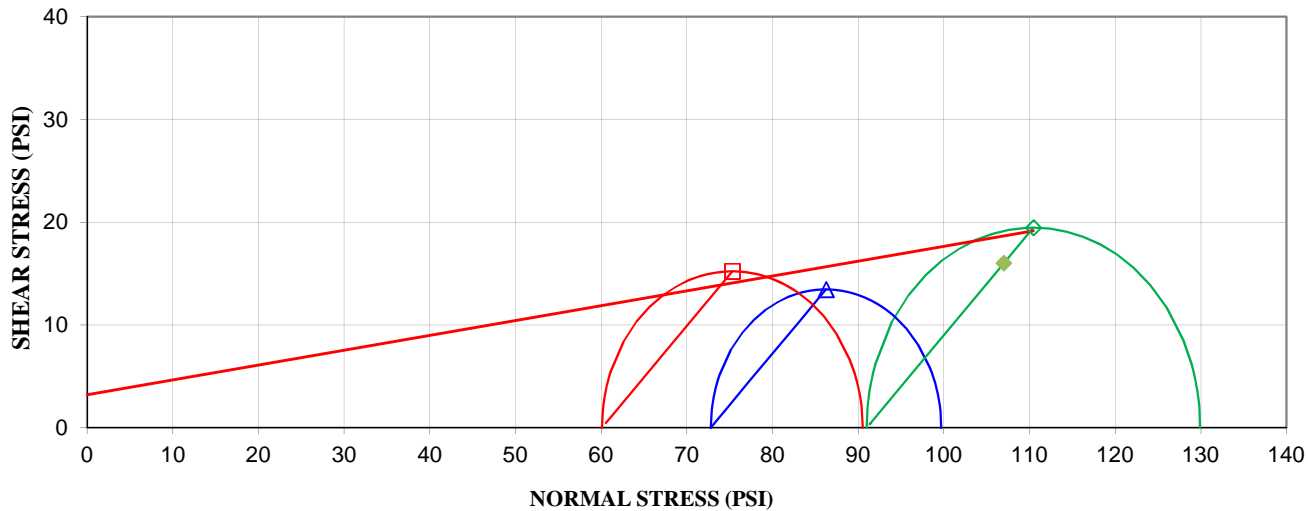


TOTAL STRESS ENVELOPE



EFFECTIVE STRESS ENVELOPE

