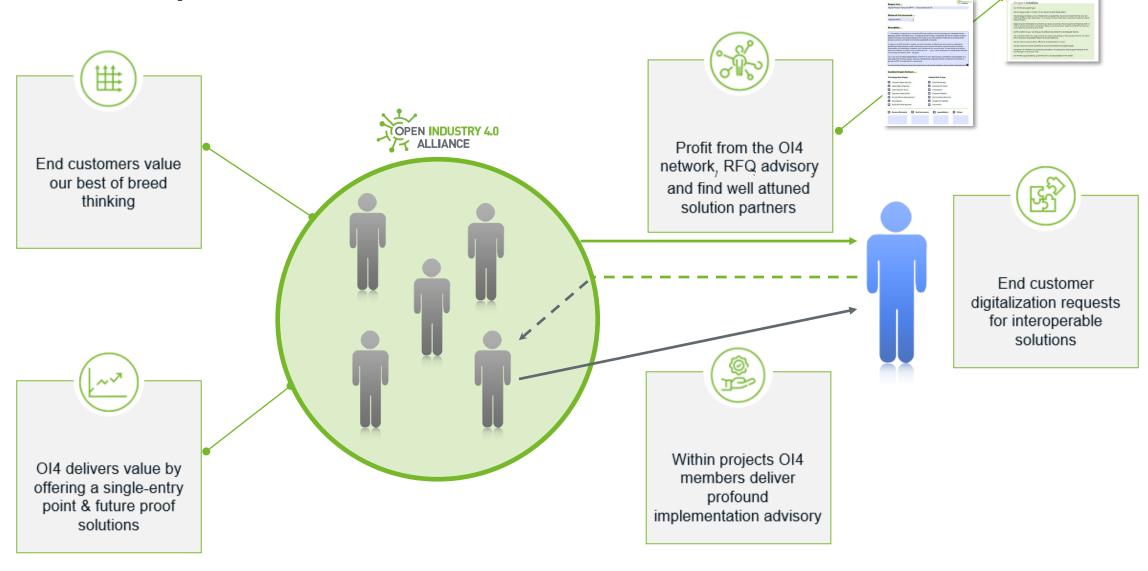


## **Our Value Proposition for Customers**



## **Our Value Proposition for Members**

