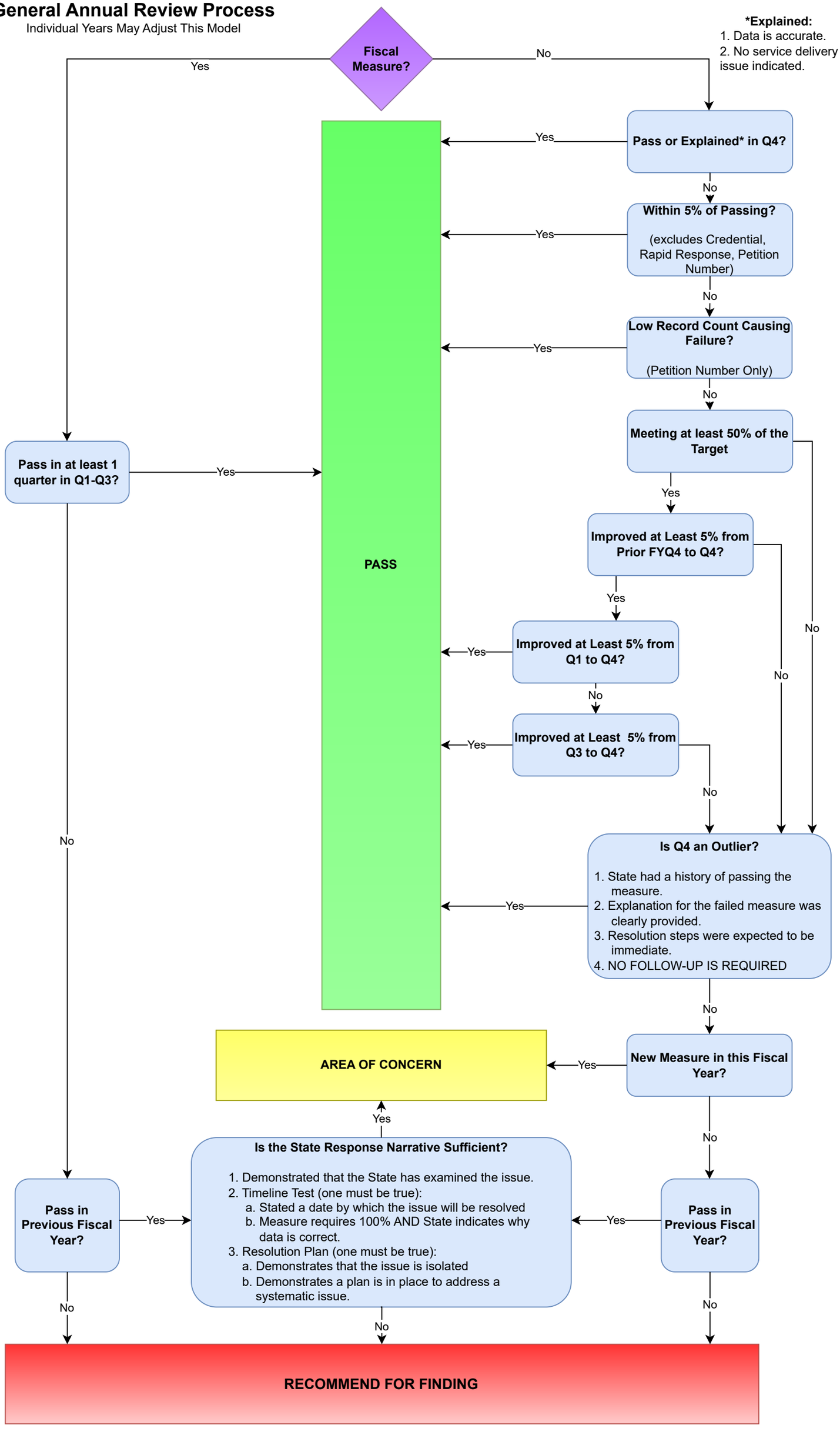
General Annual Review Process

Individual Years May Adjust This Model