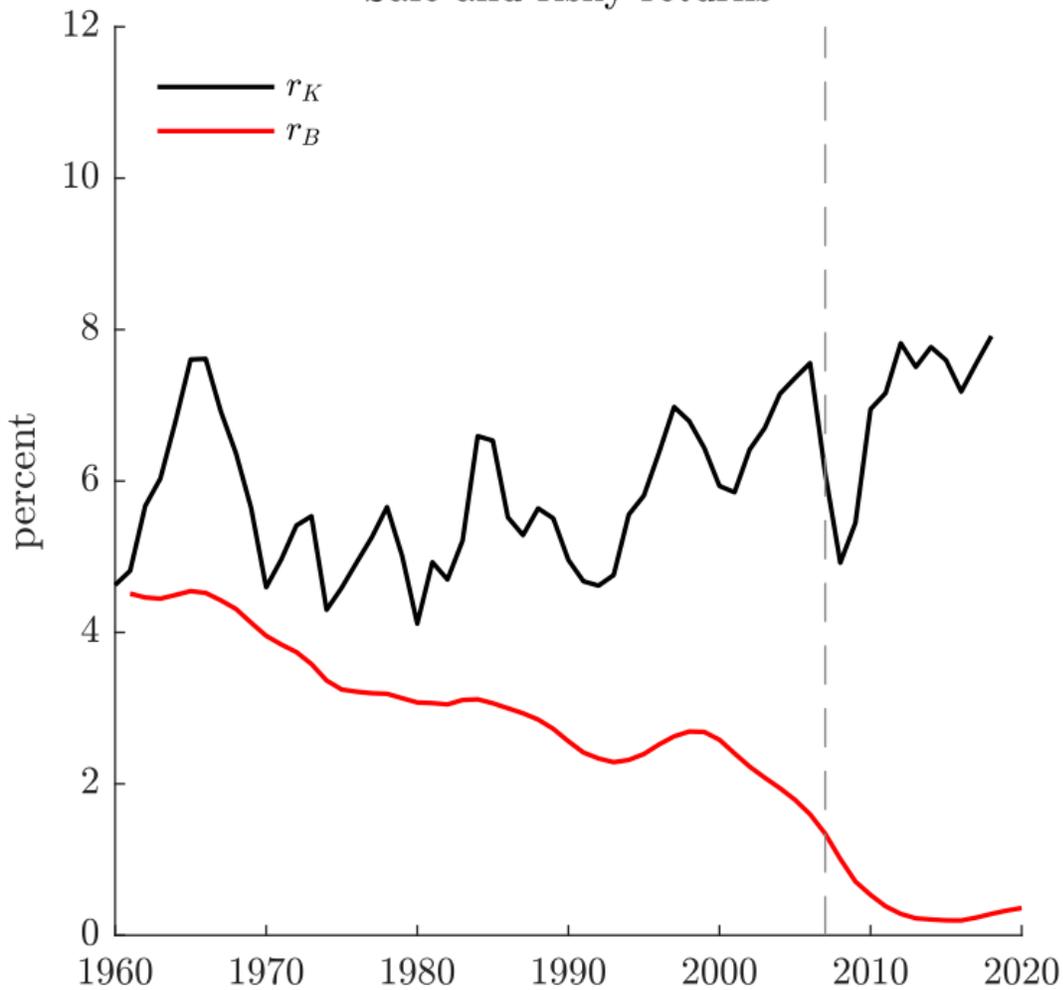


Safe and risky returns



Investors return

