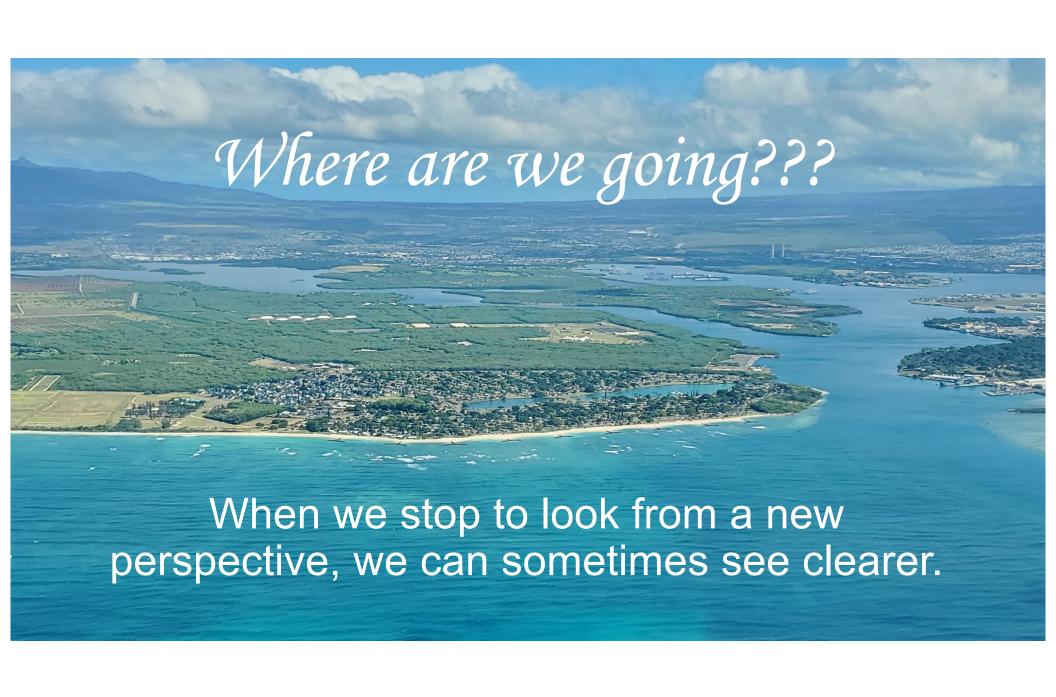


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Expanding our knowledge of vulnerable periods







## Modernizing the methods used to evaluate risk



