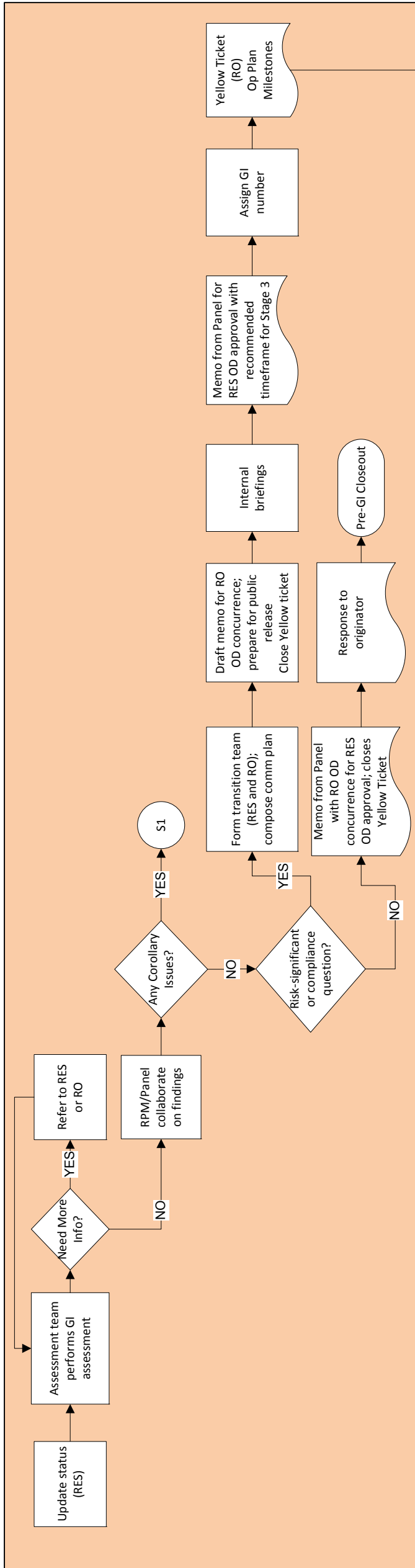


Stage 2 – Assessment 1-3 years



Stage 3 – ROI 5-10 years

