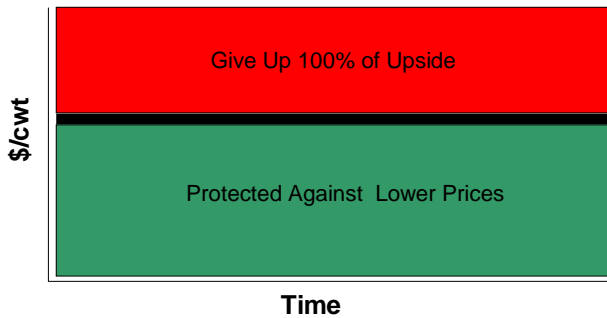
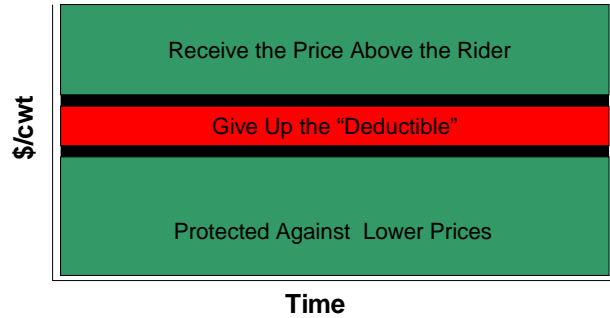


Risk Management Services Product Overview

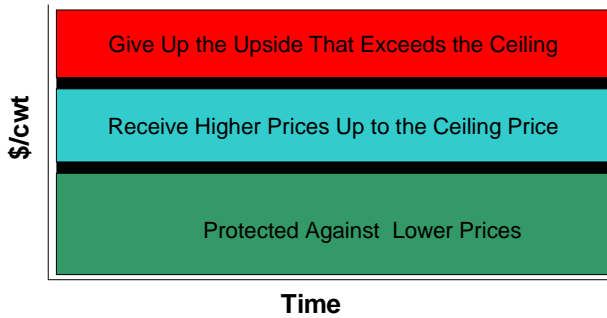
Fixed Price Program



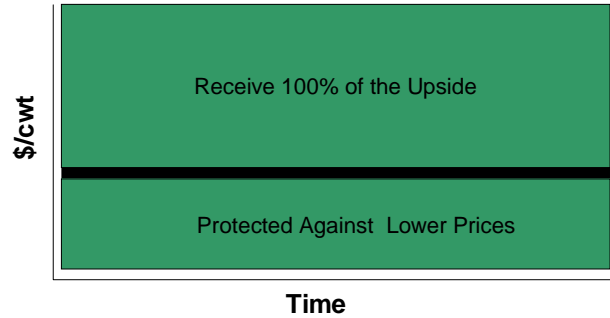
Upside Rider Forward Contracting Insurance



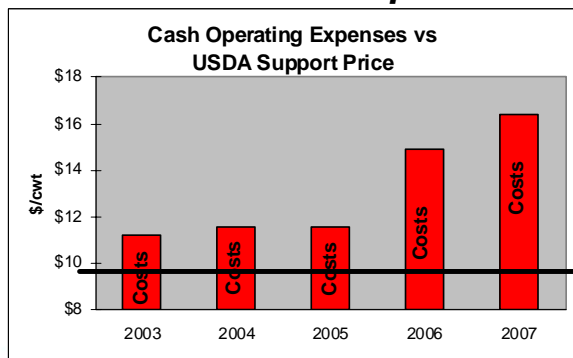
Fence (Min/Max) Program



Minimum Price Program



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