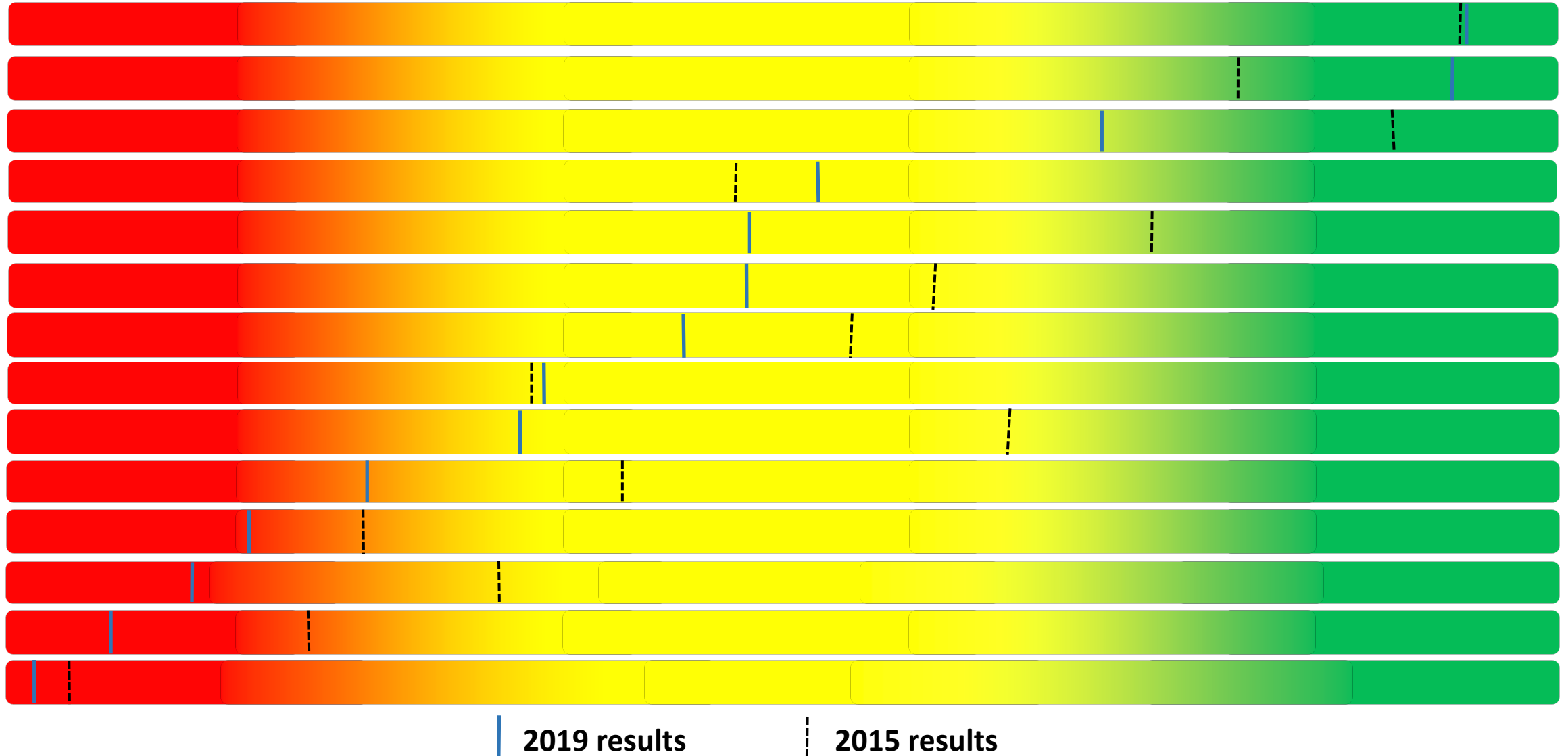


Change in Financial Risk Assessment

*2015 Report vs. 2019 Report Results**



**Reports are completed in January/February of each year.*