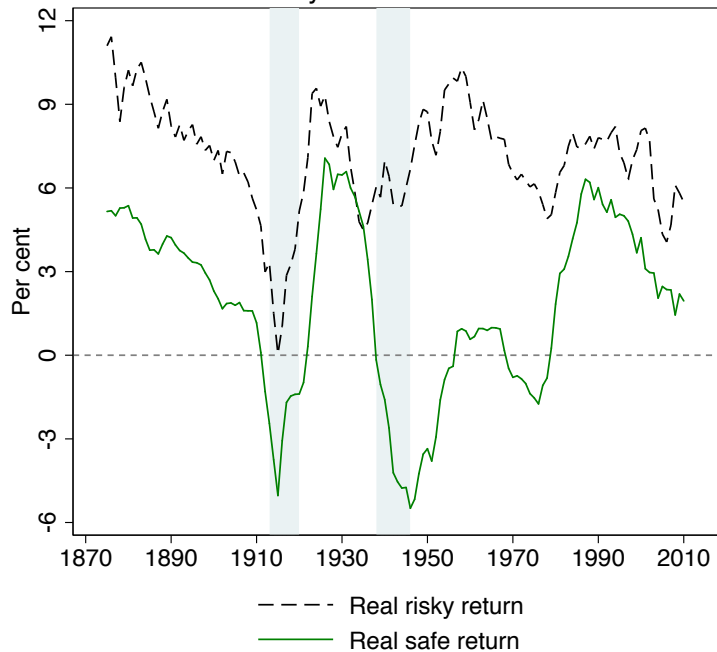


Risky and Safe returns



Risk Premium

