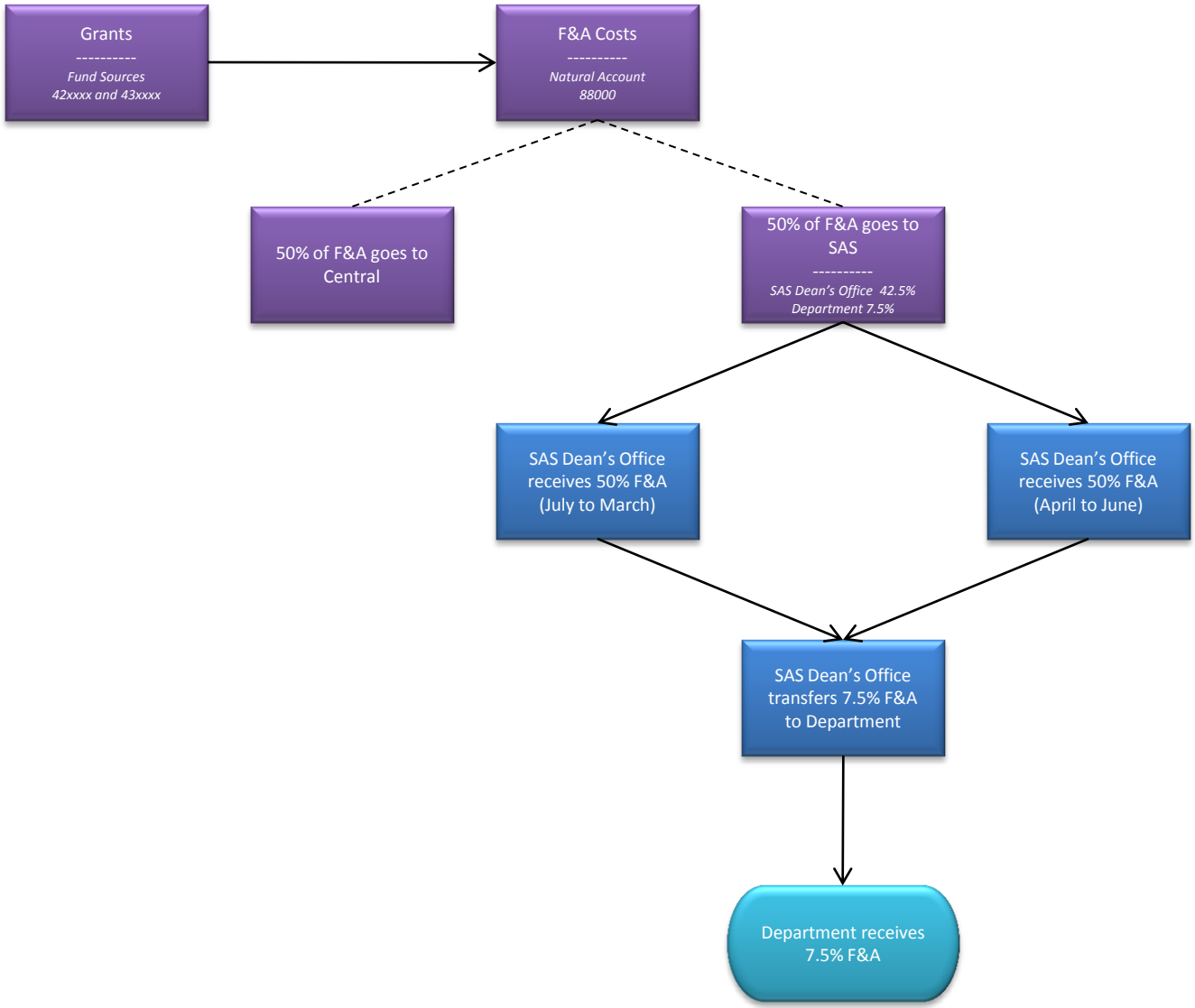F&A STANDARD (50%) RETURNS FLOWCHART