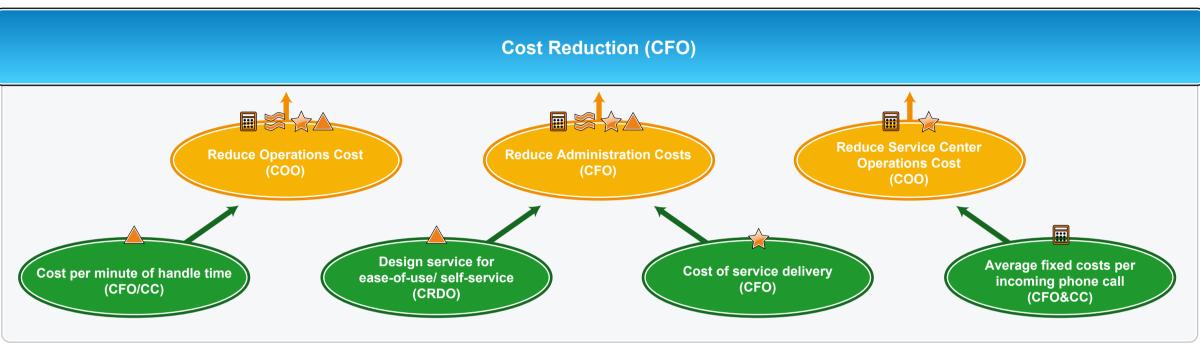
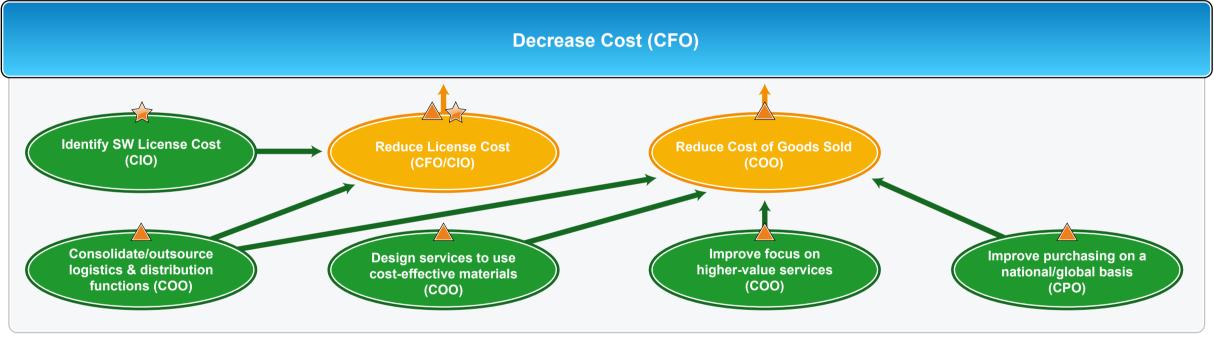
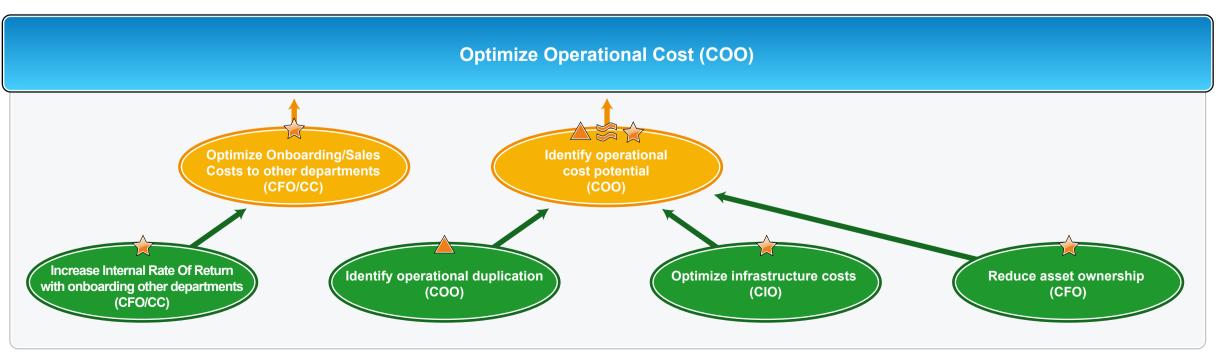
Improve Cash Flow (CFO) Better integration of legacy and new solutions (CFO) Divest low-utilization (CFO) Divest low-utilization IT systems (CFO) (CMO)

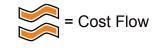




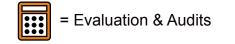


COST MODEL LEGEND











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