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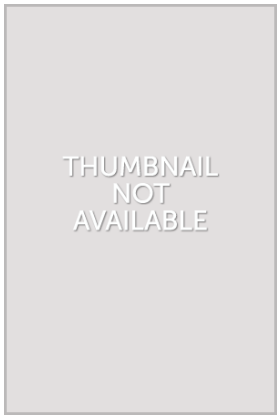

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- Authored by Merrill Lynch, Capgemini
- Released at 2008

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