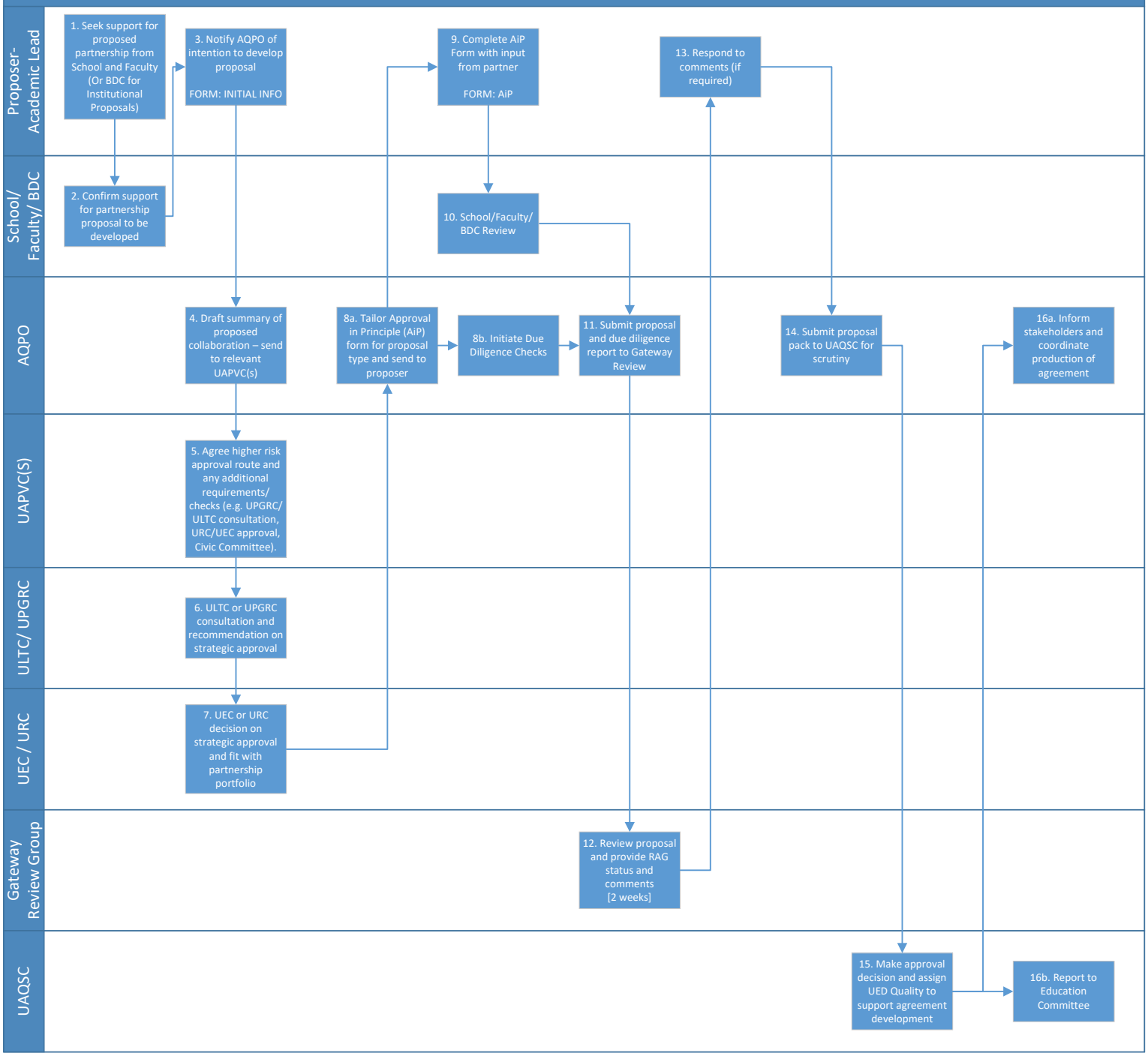Approval Process: Higher Risk Proposals