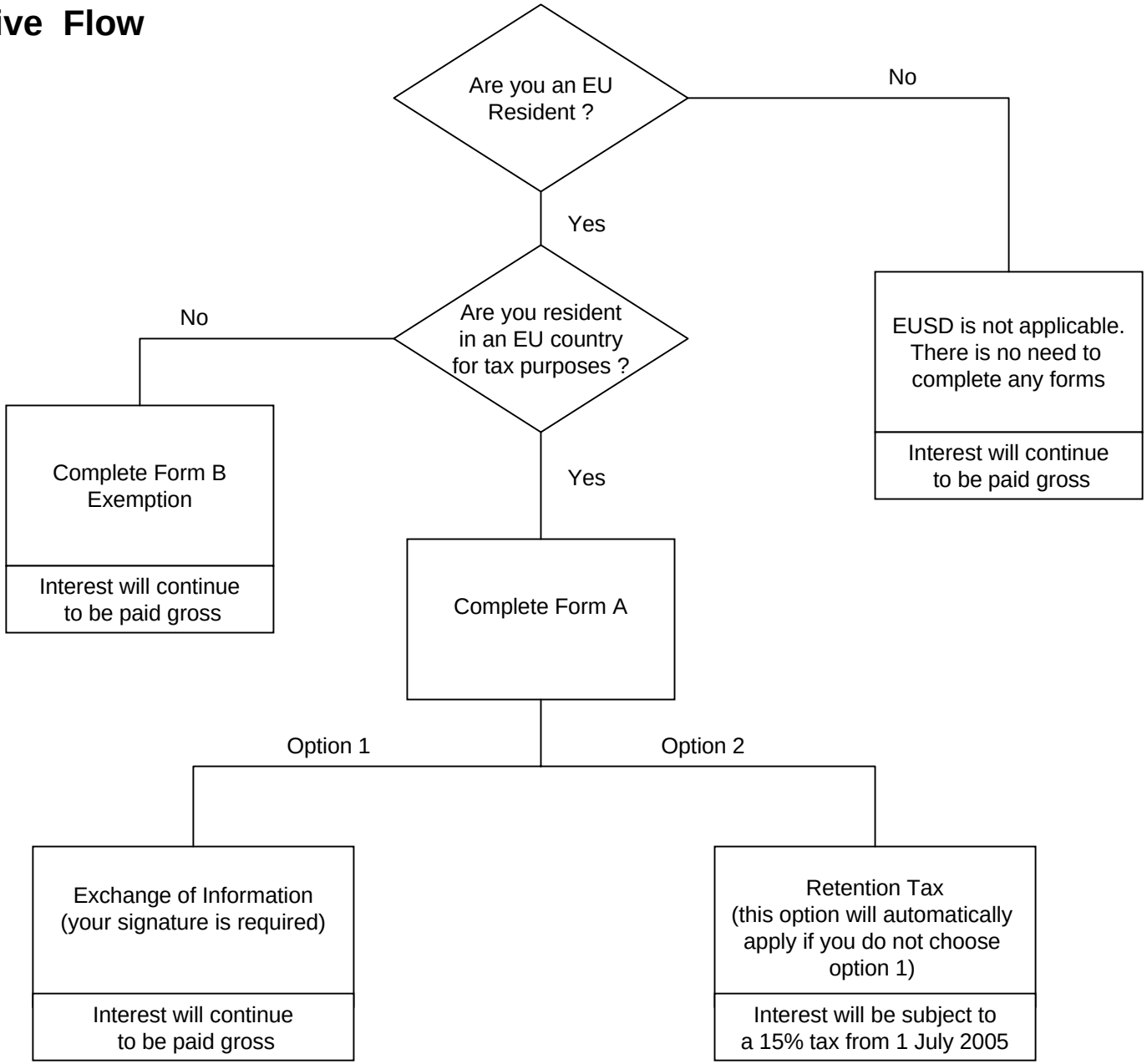# EU Savings Directive Flow Chart