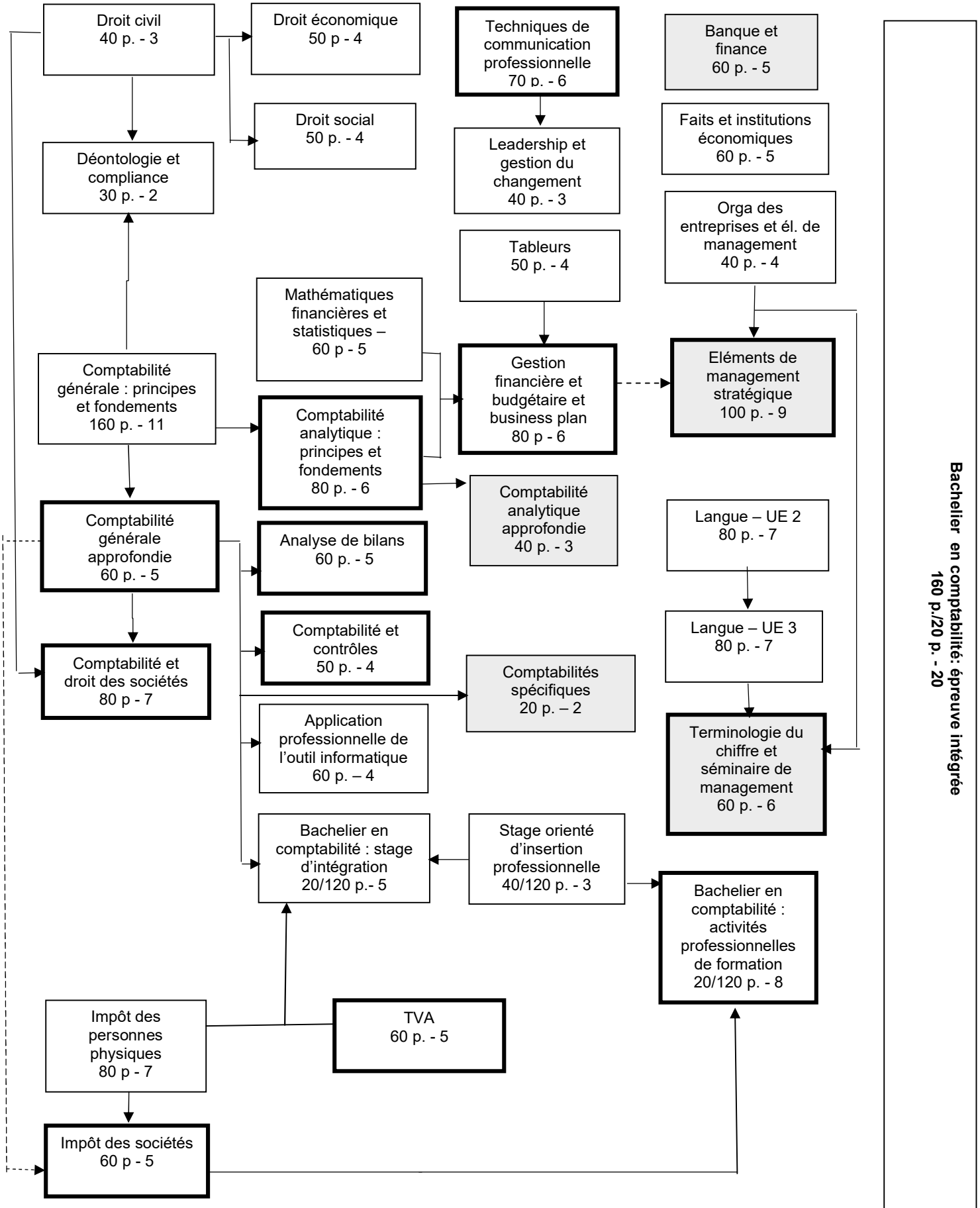3. MODALITES DE CAPITALISATION - OPTION GESTION