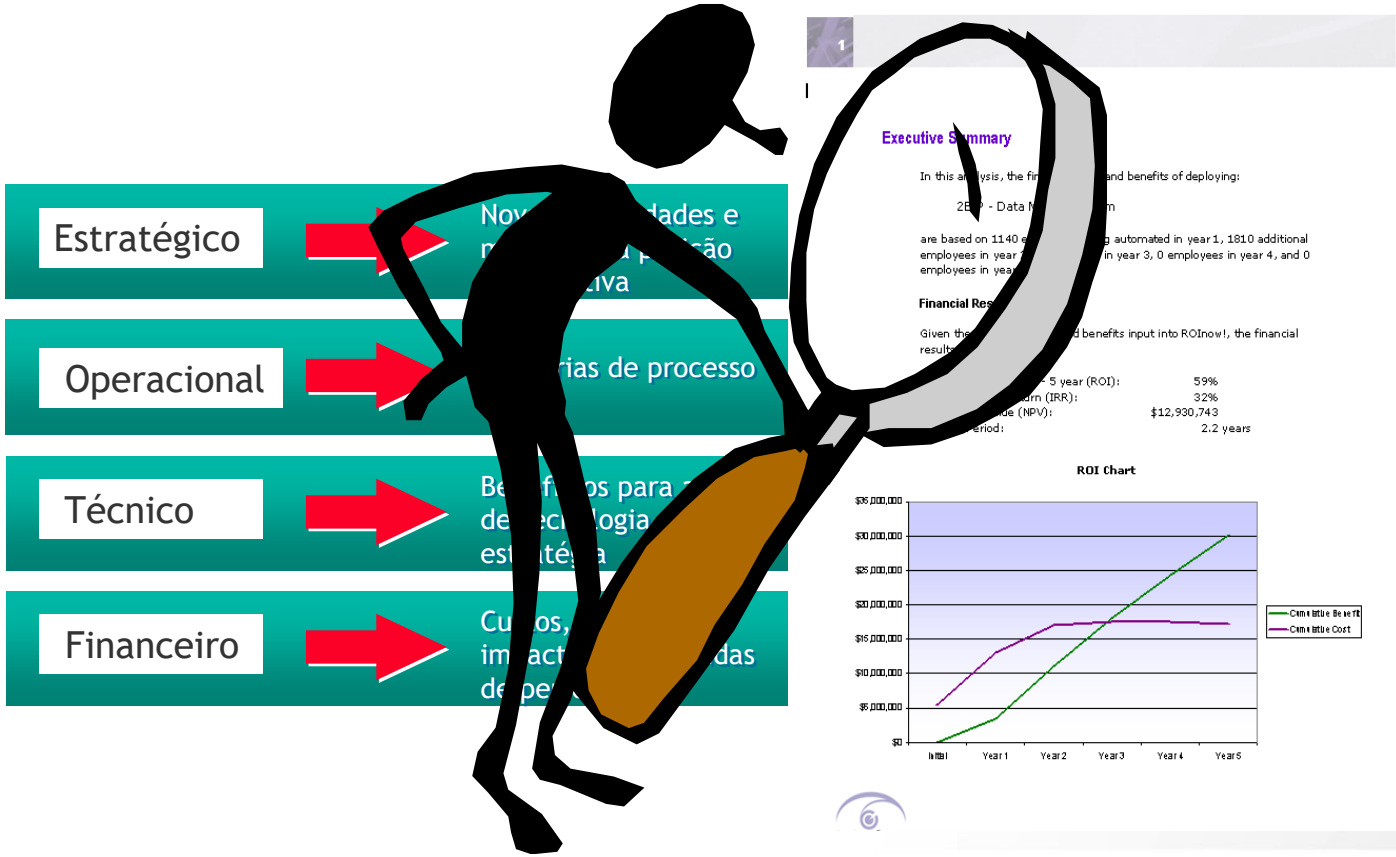ROI (RETORNO SOBRE O INVESTIMENTO)