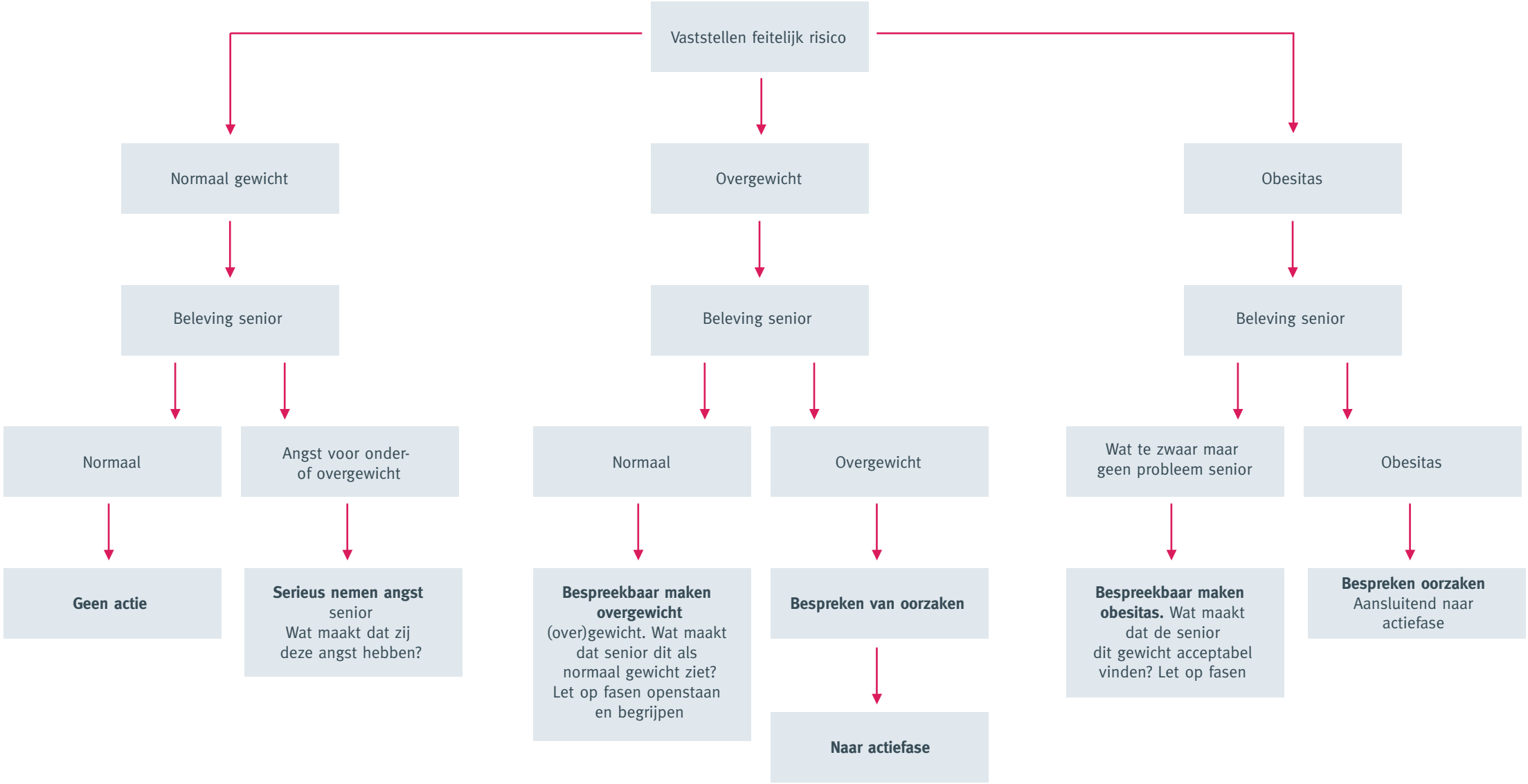Stroomschema risiconiveau en perspectief senior