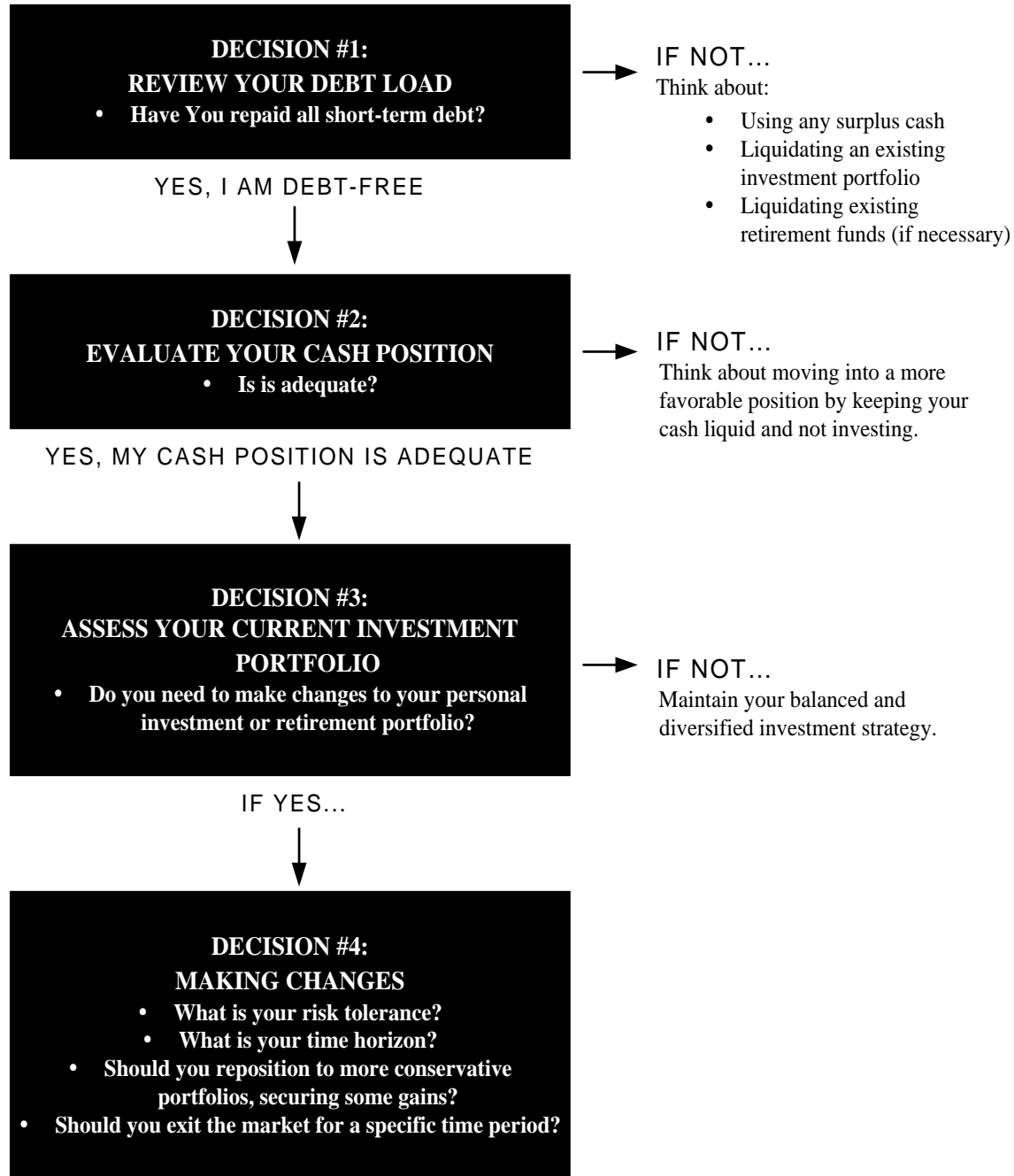




INVESTMENT DECISION MAKING PROCESS



*Diversification may help reduce, but cannot eliminate, risk of investment losses. Diversification does not guarantee future performance.