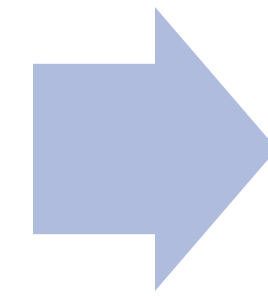
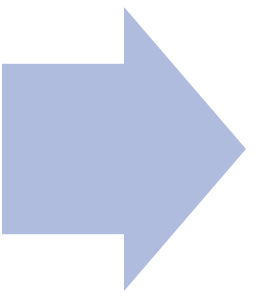


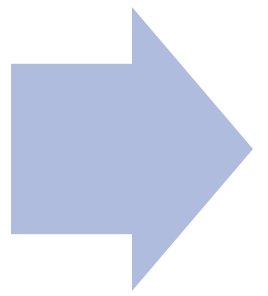
Universal
asset selection



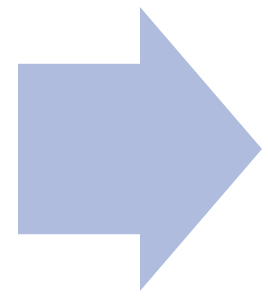
Investor
profile
identification



Portfolio
optimization



Monitoring
and
rebalancing



Performance
report