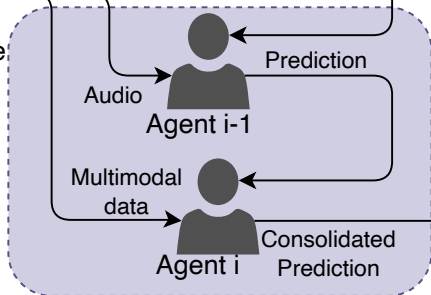
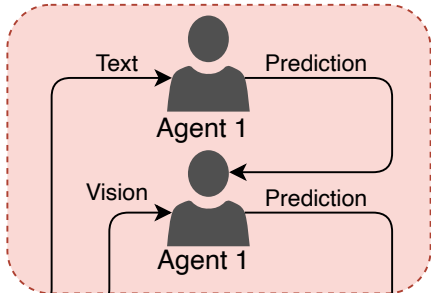


Cross-sectional Prediction Team



Market Return Prediction Team

