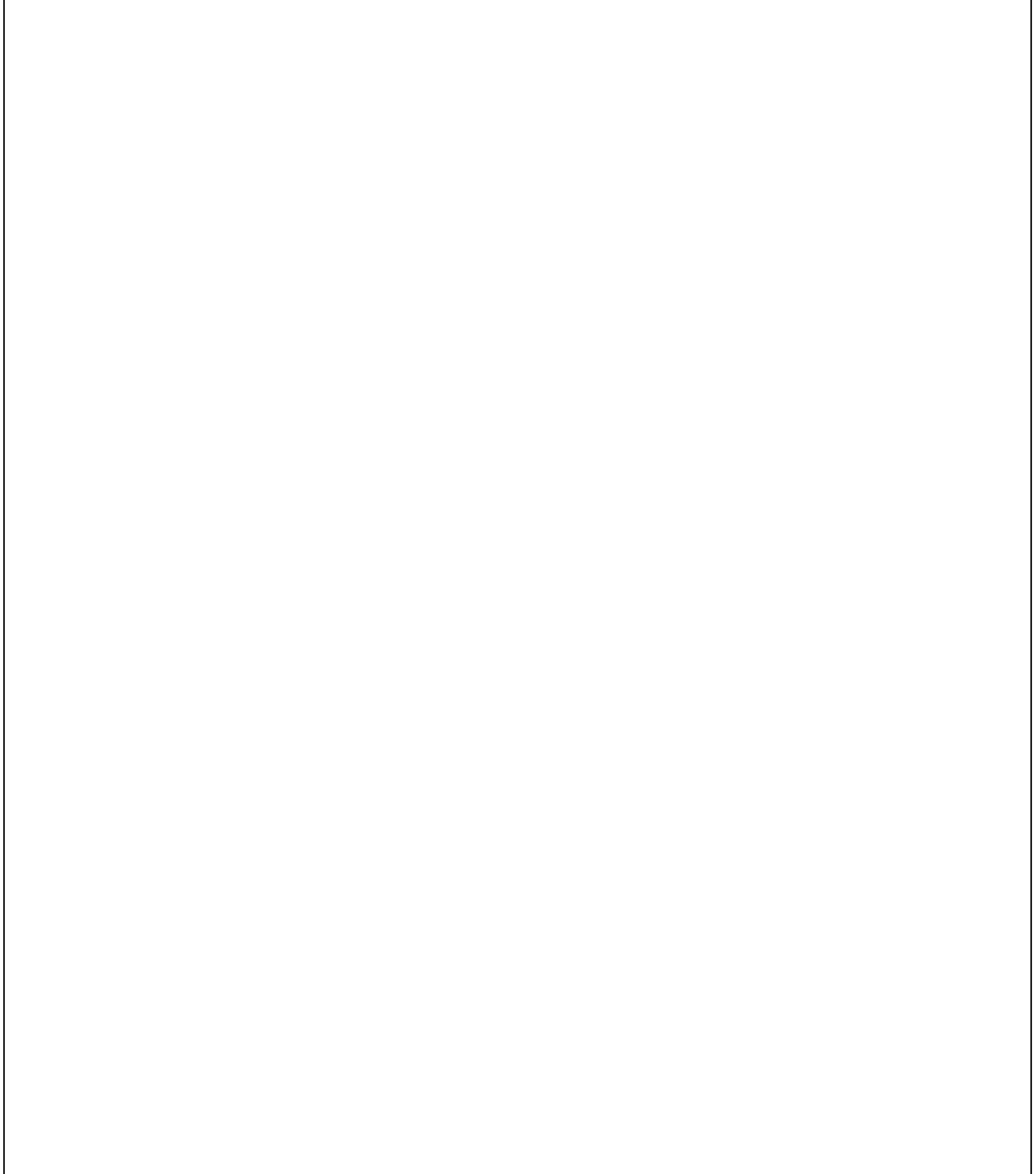


Part 2A Appendix 1 of Form ADV: *Wrap Fee Program Brochure*

Item 1 Cover Page



Item 2 Material Changes

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Item 3 Table of Contents

Table of Contents placeholder area.

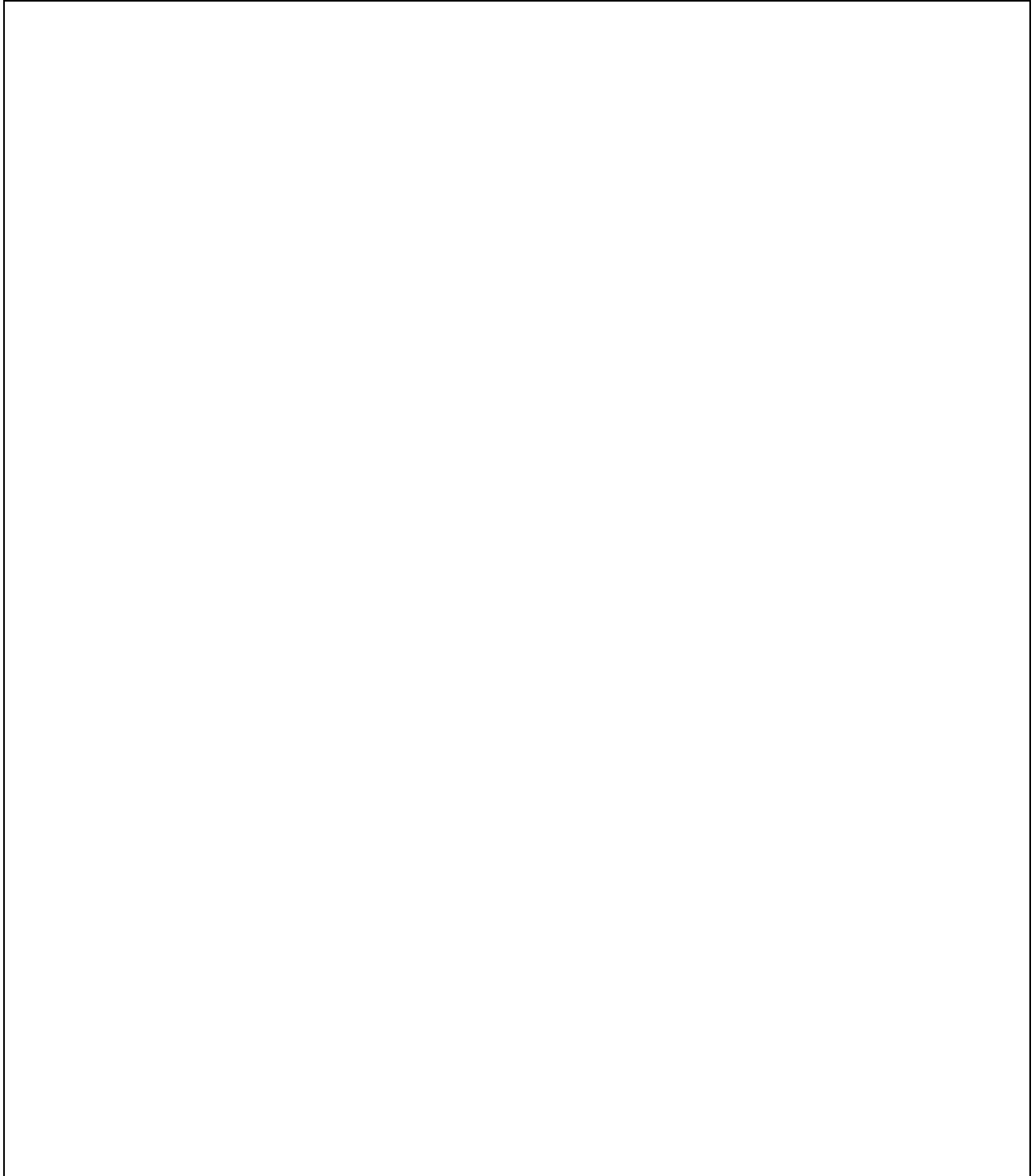
Item 4 Services, Fees and Compensation

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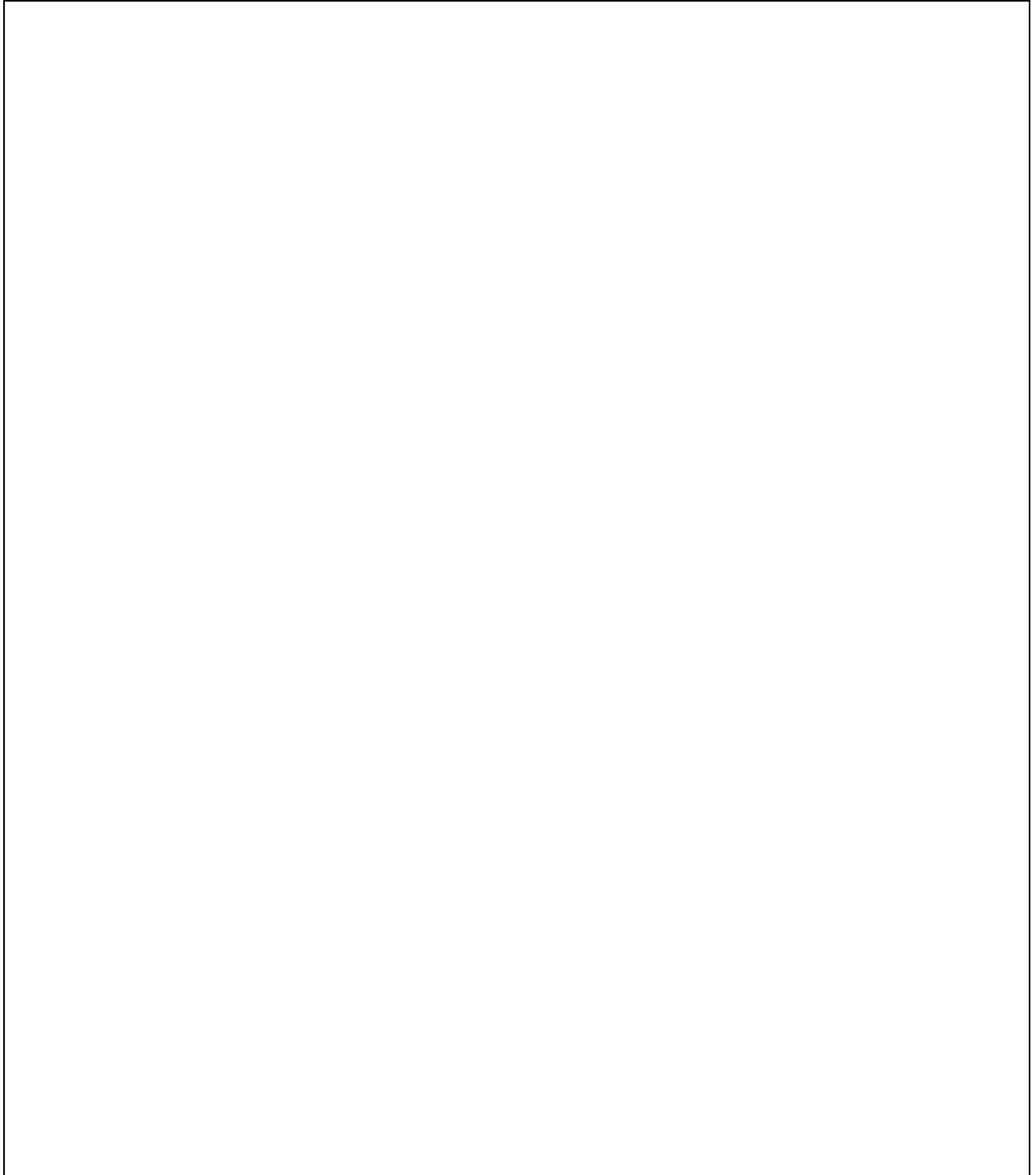
Item 5 Account Requirements and Types of *Clients*

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Item 6 Portfolio Manager Selection and Evaluation

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Item 7 *Client* Information Provided to Portfolio Managers

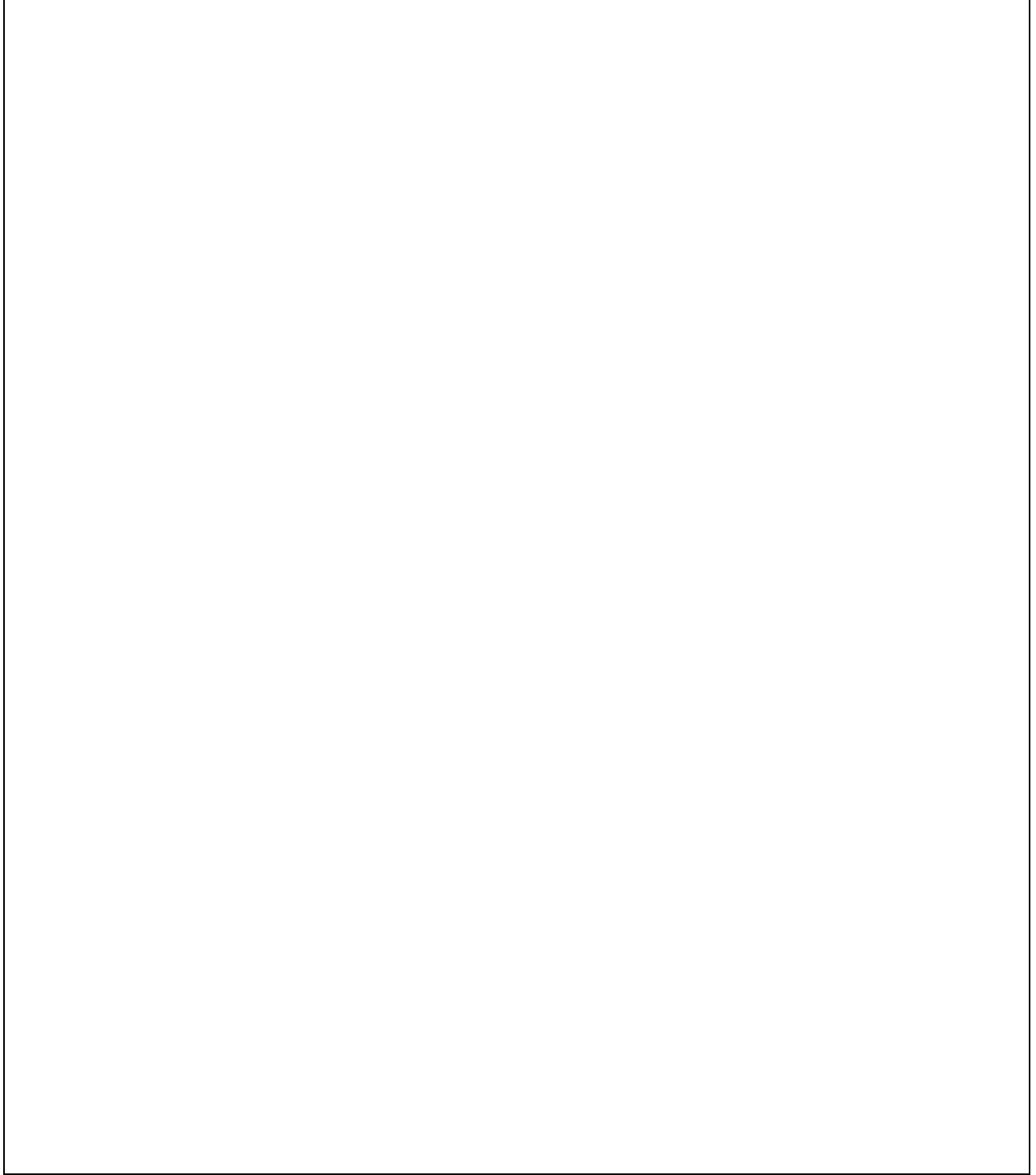
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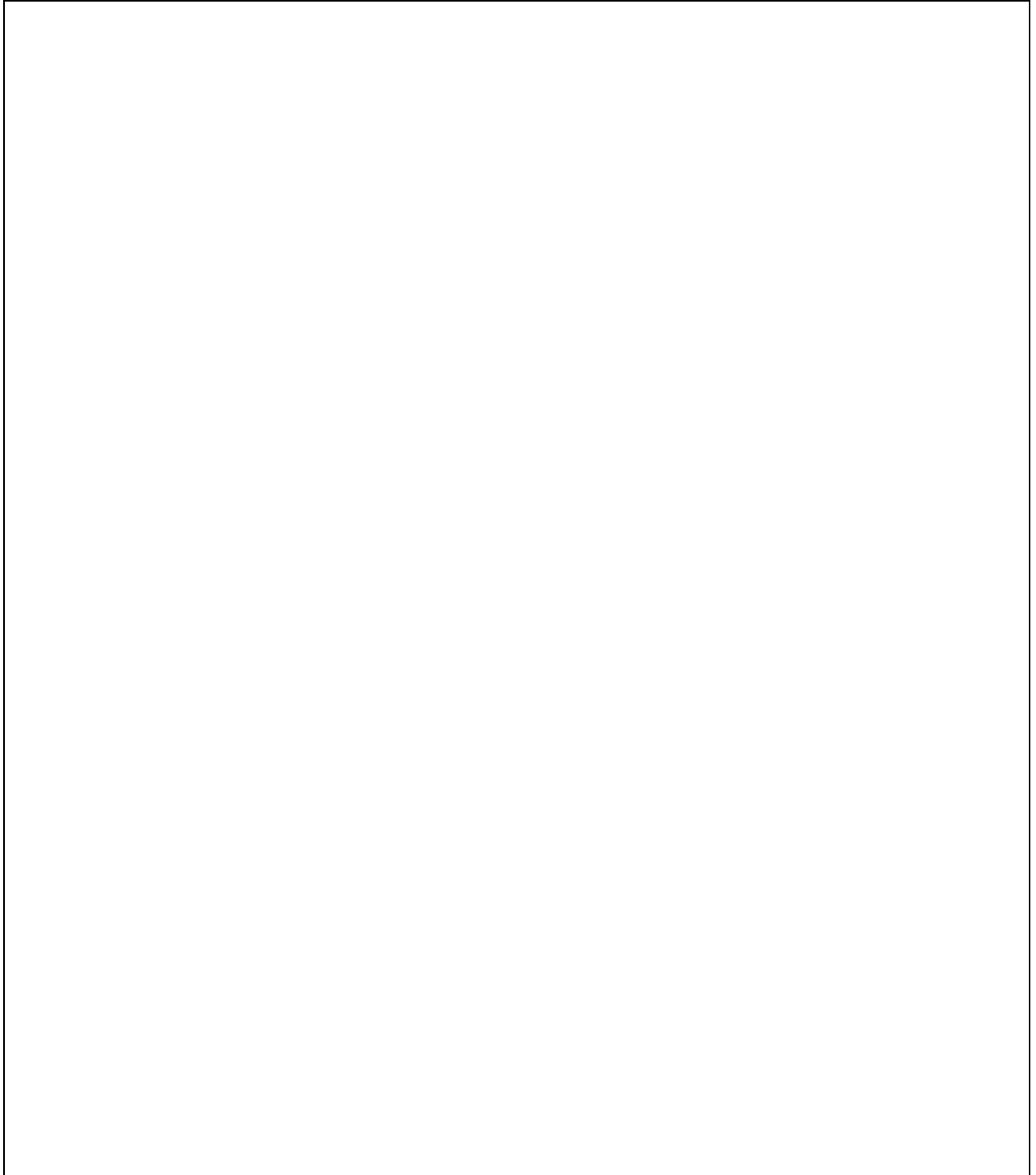
Item 9 Additional Information

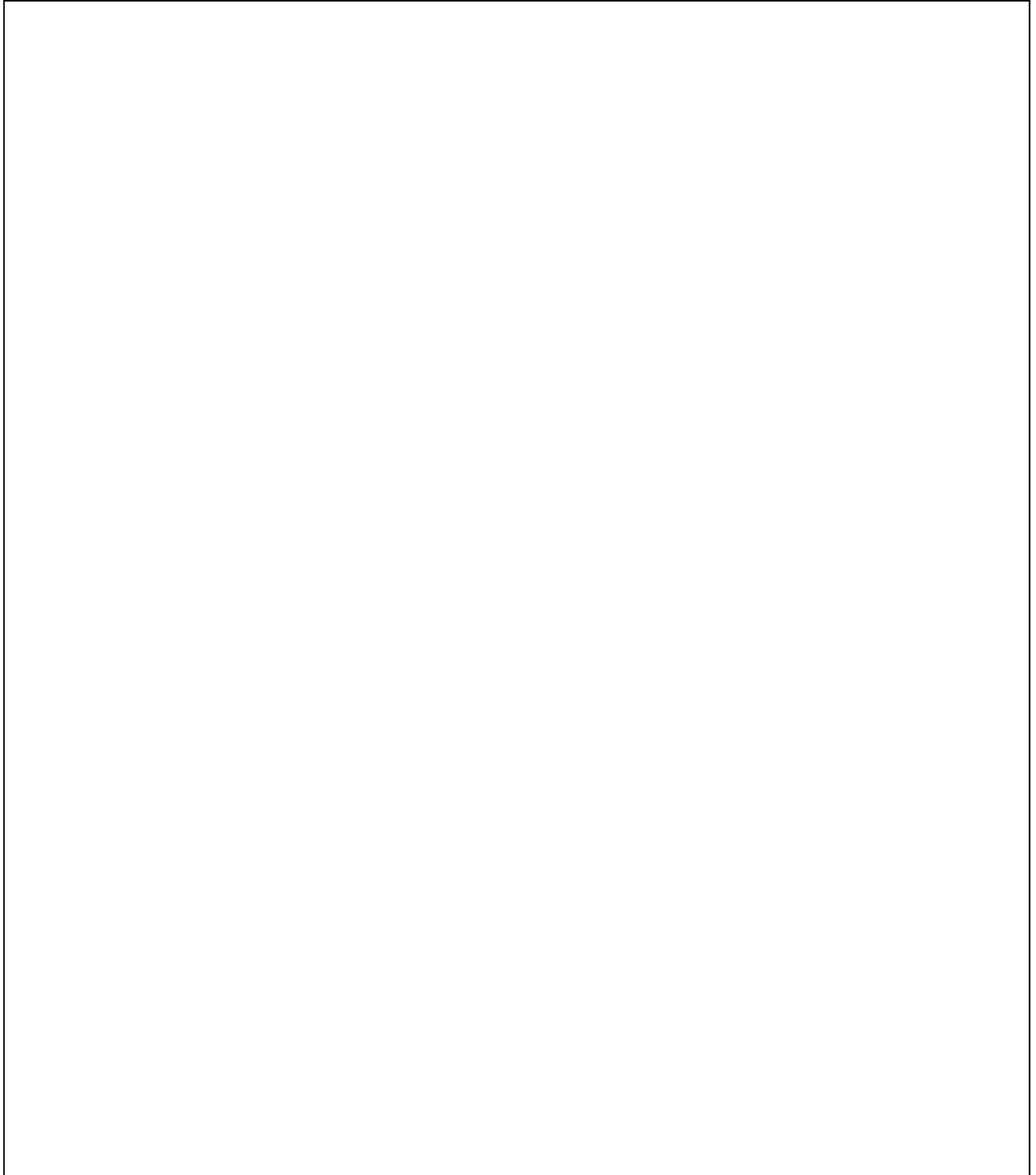
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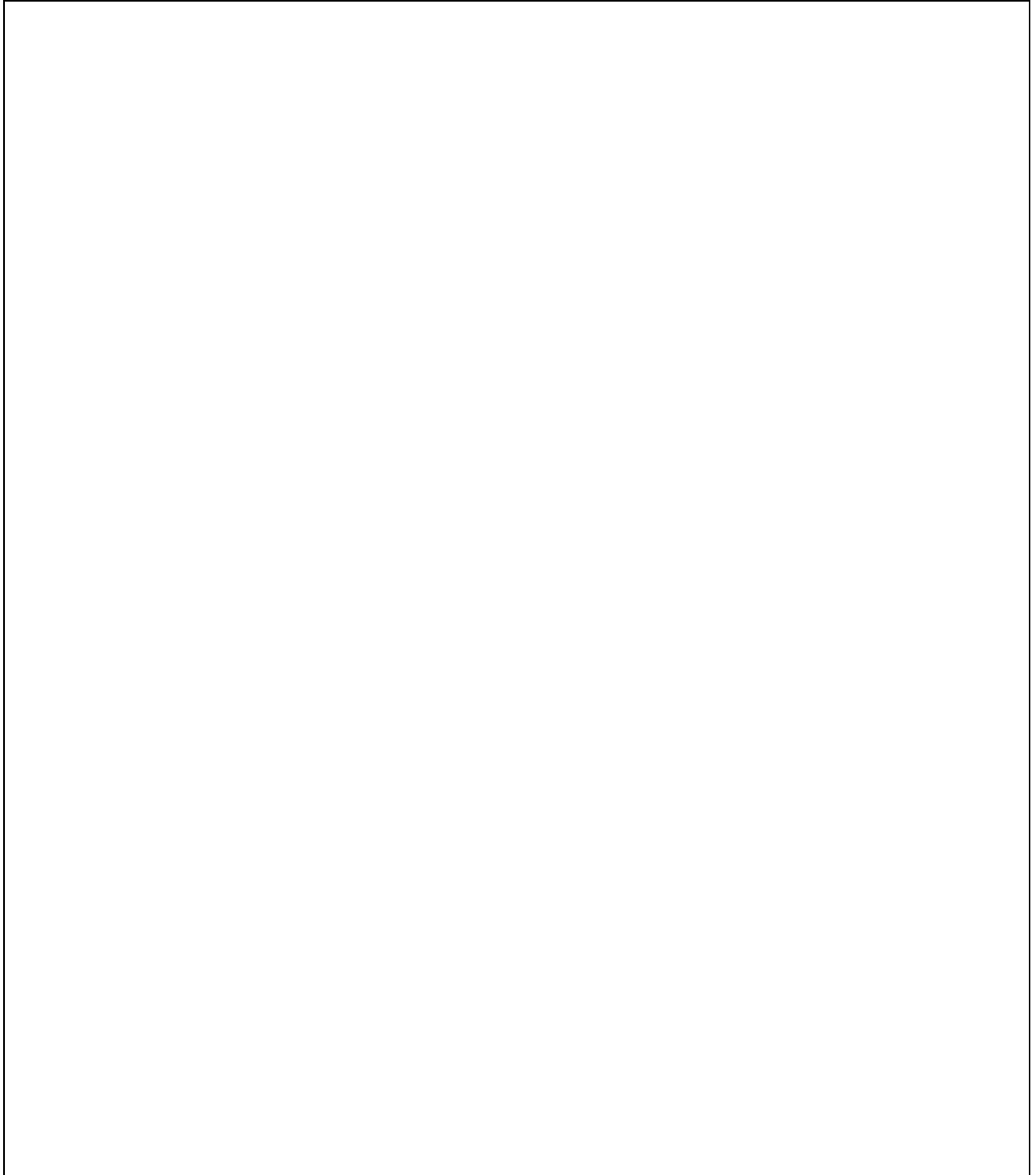
Item 10 Requirements for State-Registered Advisers

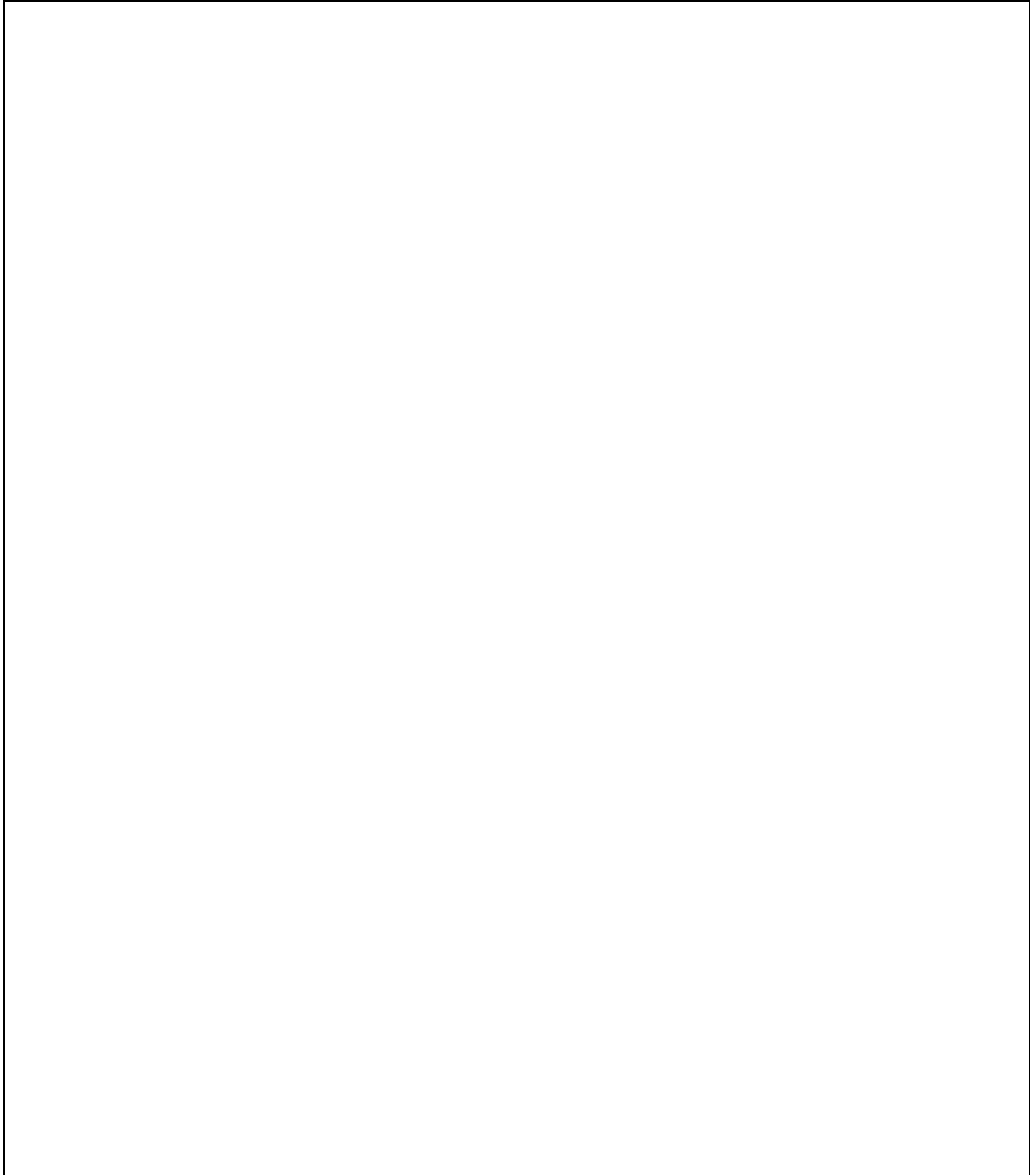
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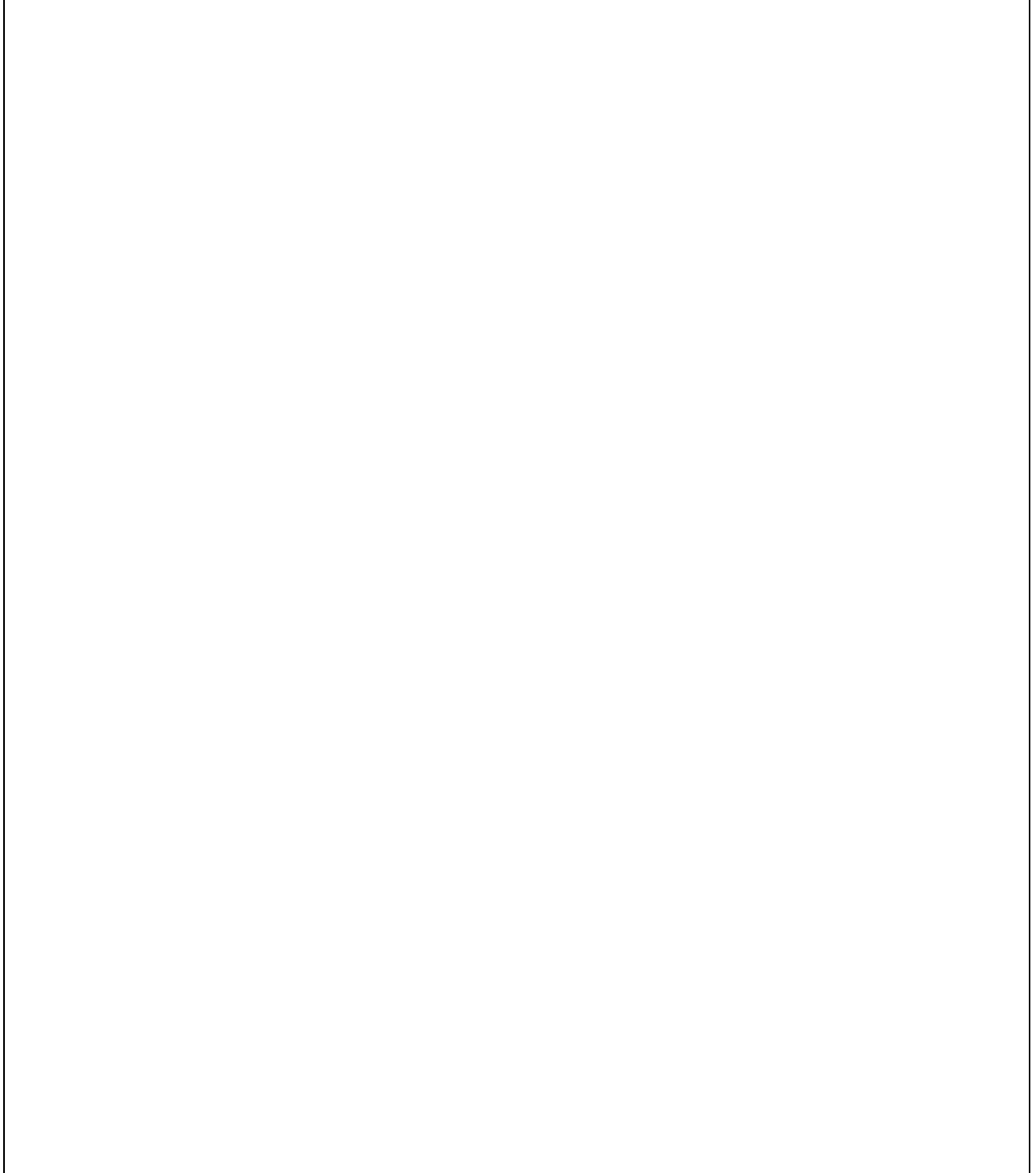












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