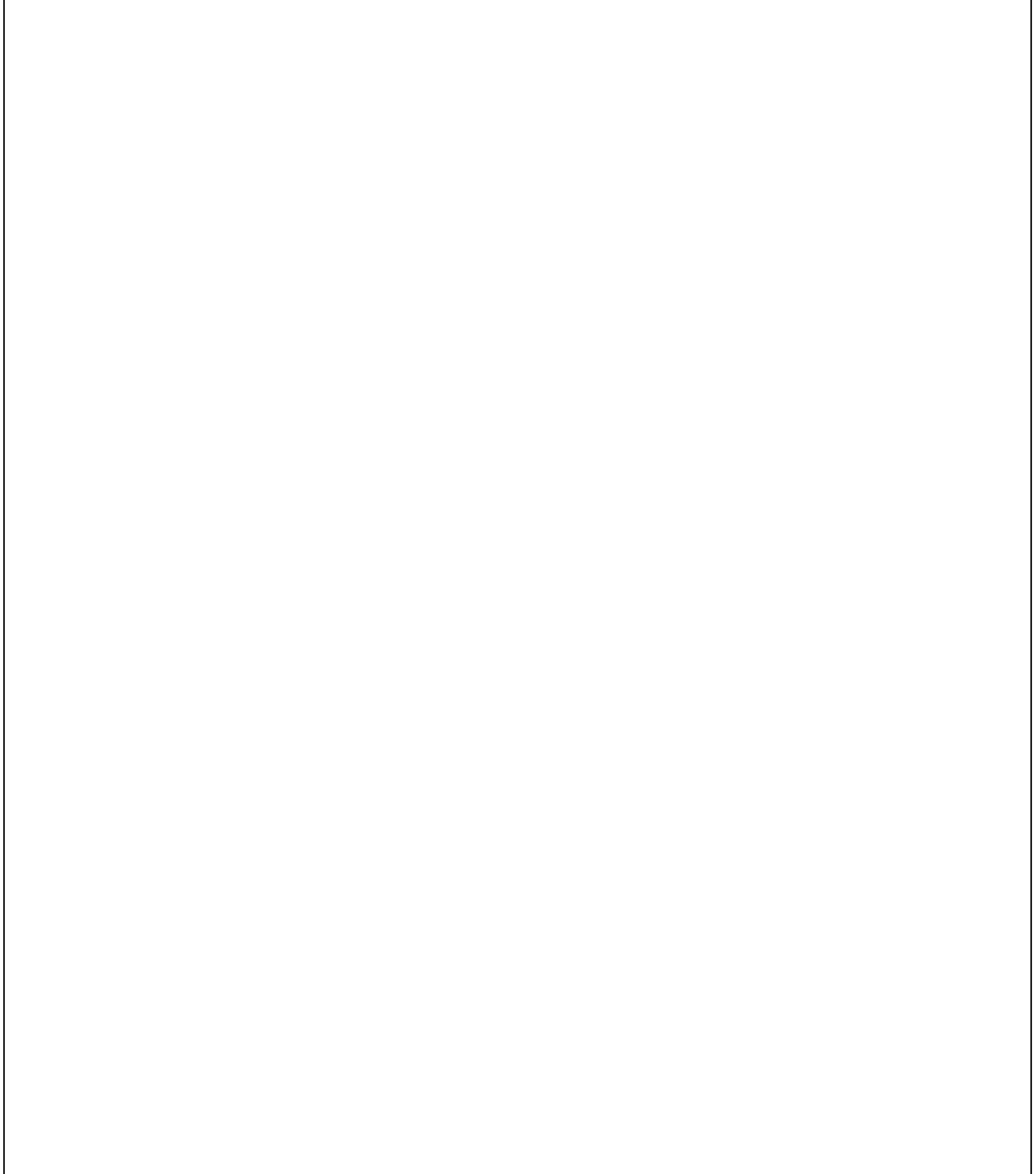


Part 2A Appendix 1 of Form ADV: *Wrap Fee Program Brochure*

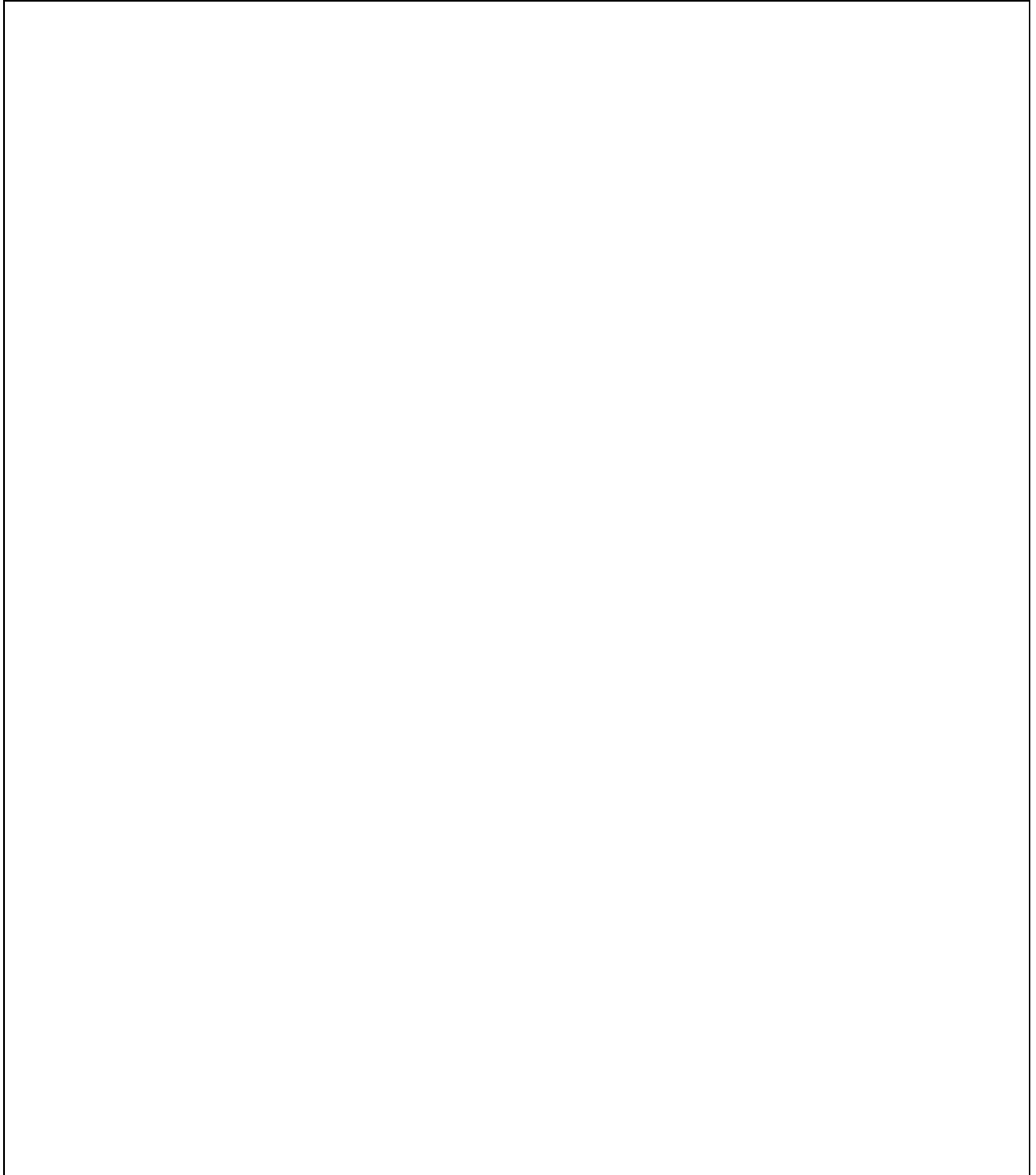
Item 1 Cover Page



Item 2 Material Changes

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Item 4 Services, Fees and Compensation

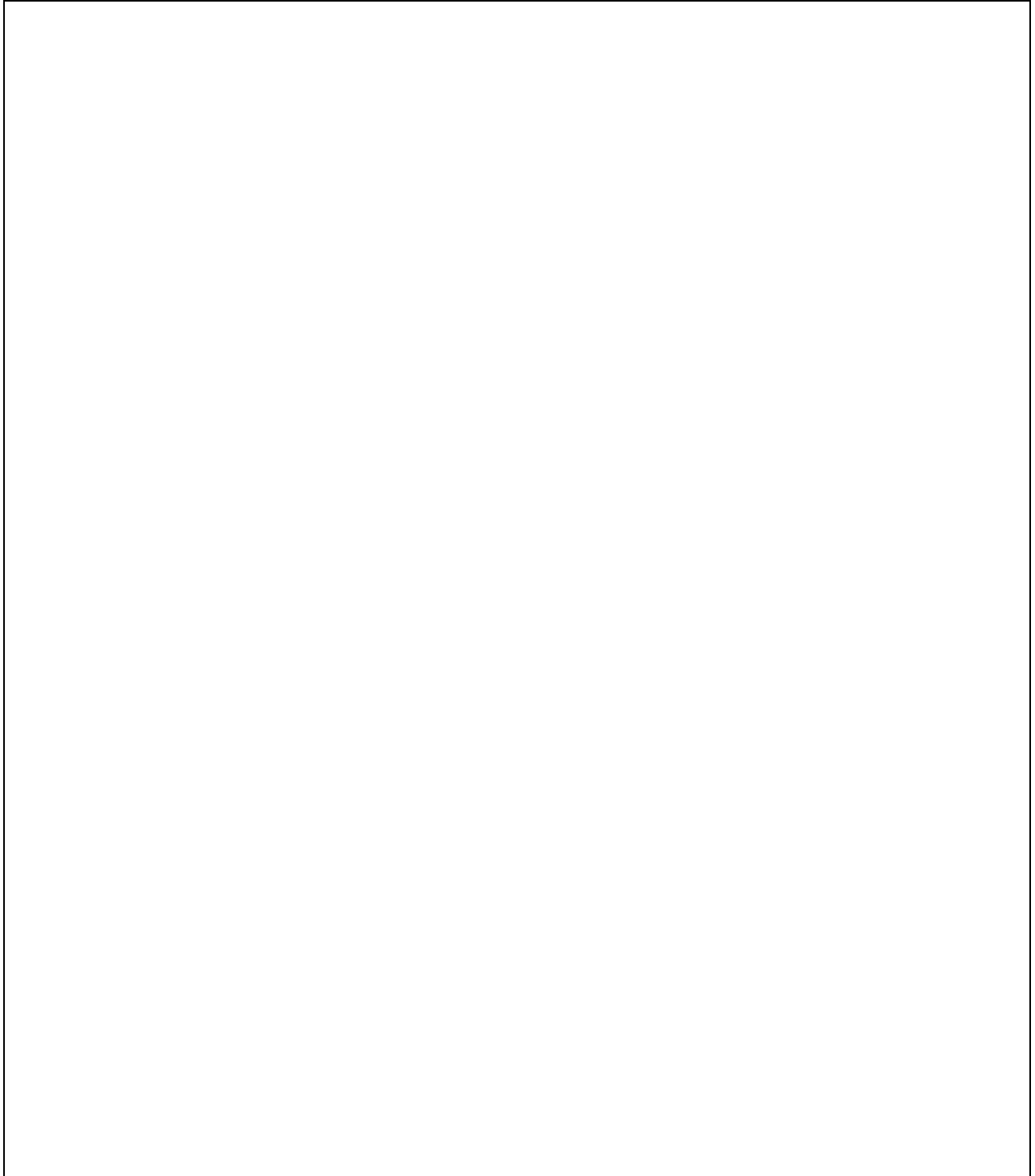
A large, empty rectangular box with a thin black border, occupying the majority of the page below the section header. It is currently blank, serving as a placeholder for content related to the 'Item 4 Services, Fees and Compensation' section.

Item 5 Account Requirements and Types of *Clients*

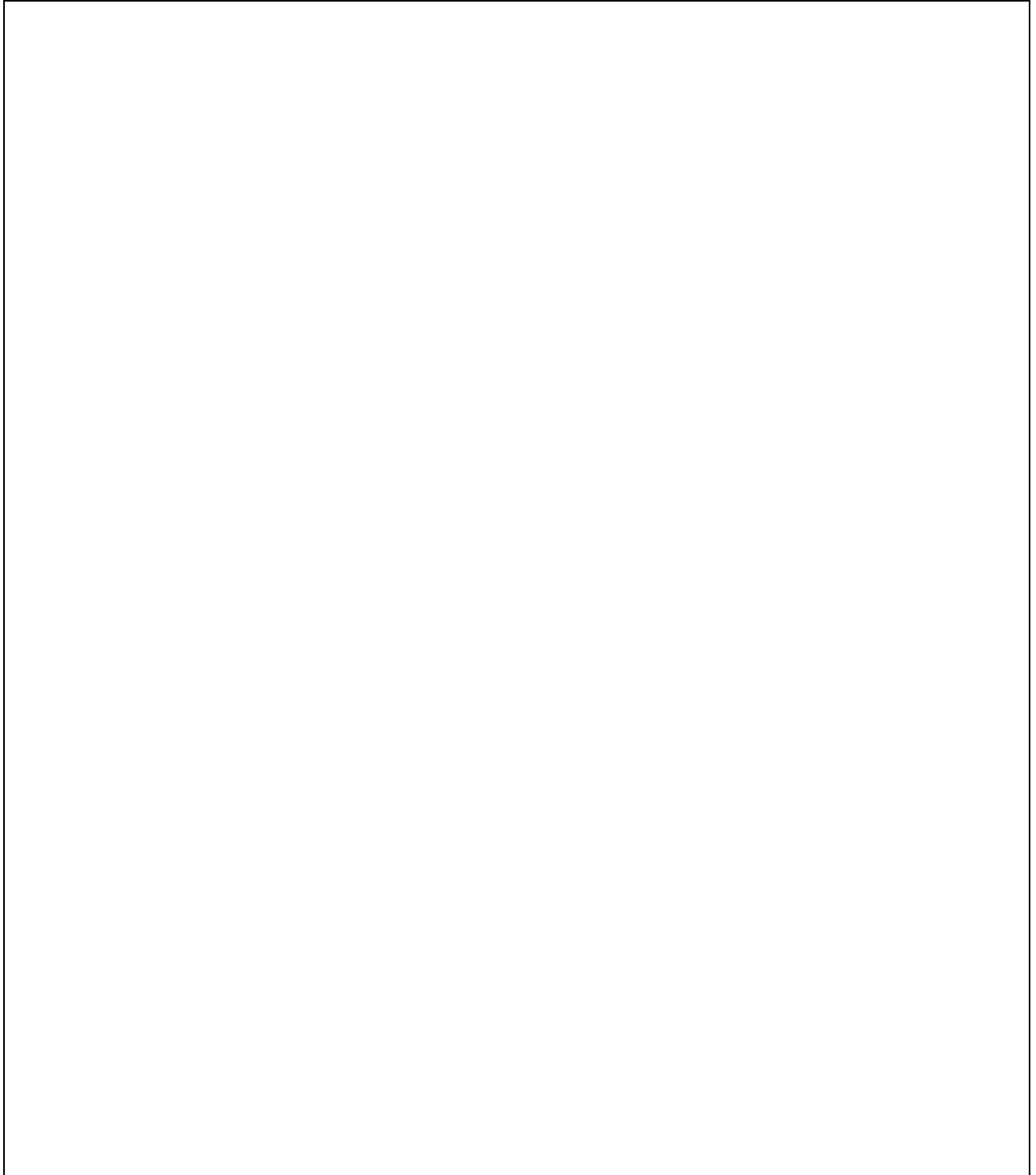
A large, empty rectangular box with a thin black border, occupying most of the page below the section header. It is currently blank, serving as a placeholder for text or a diagram.

Item 6 Portfolio Manager Selection and Evaluation

Item 7 *Client* Information Provided to Portfolio Managers

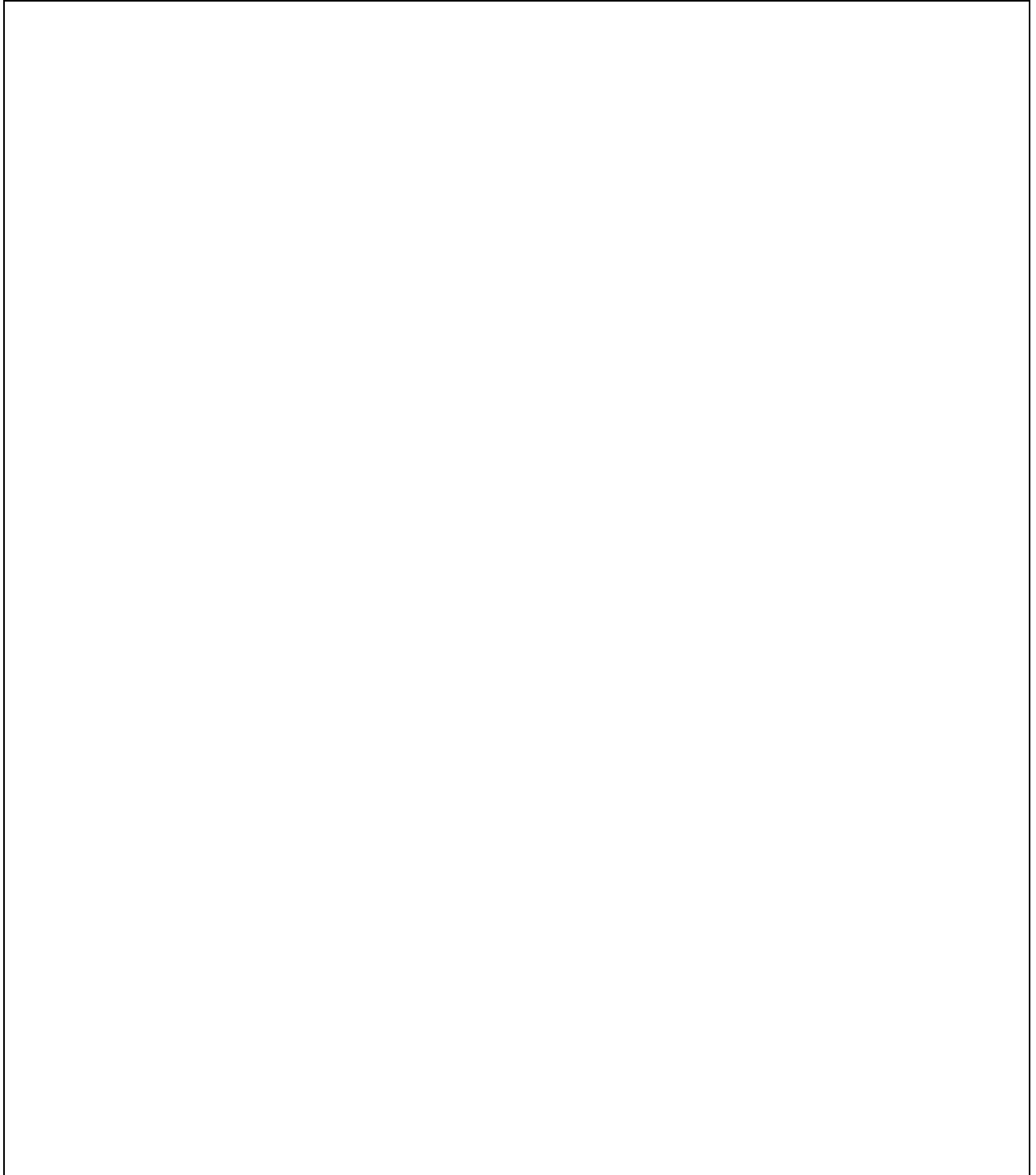
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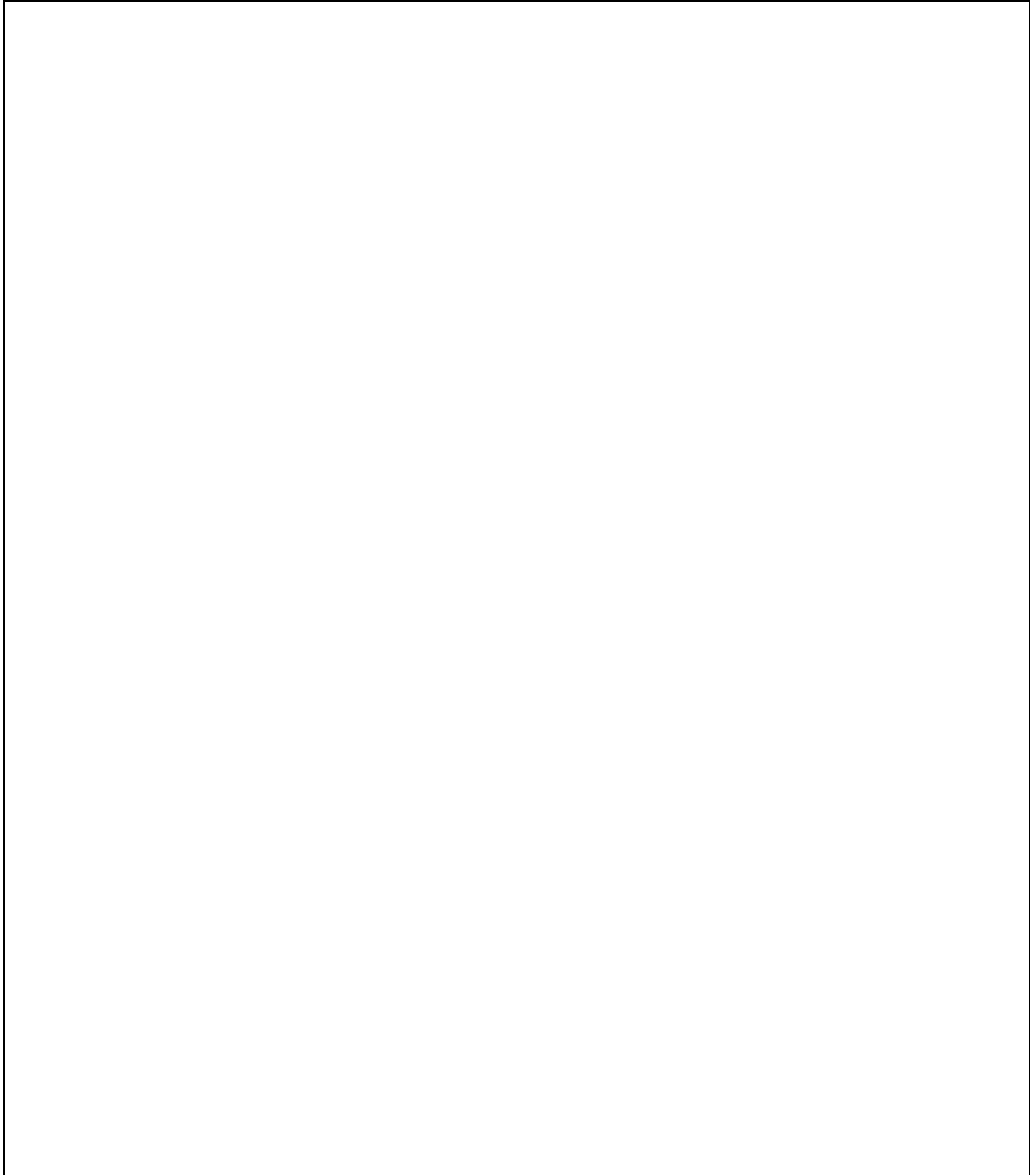
Item 9 Additional Information

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Item 10 Requirements for State-Registered Advisers

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