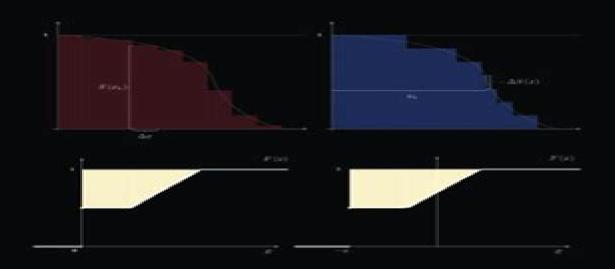
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by Young Choon Kim, FSA, FIAK, CERA, CFA, FRM



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