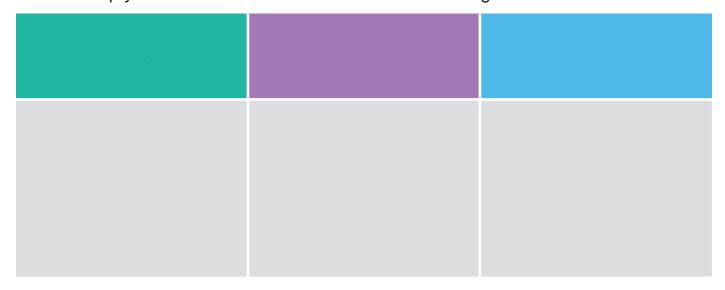
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* Using an advice methodology from Morningstar Investment Management, LLC.

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