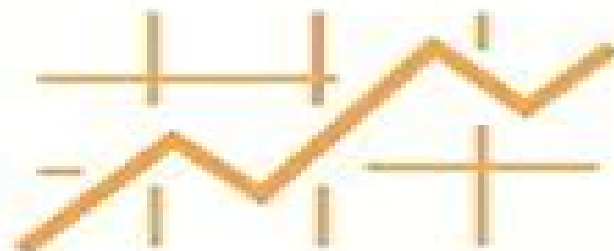


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President Financial Consultant Portfolio Manager and Corporate Client Group Director at Smith Barney A twenty four year finance veteran Troup has worked with leading investment firms including E F Hutton and Merrill Lynch and lectures extensively on portfolio management and asset allocation SHARON MICHALSKY is First Vice President Financial Consultant Portfolio Manager Corporate Client Group Director at Smith Barney where she began her career nineteen years ago She has attended The Wharton School and is the guest speaker at many professional forums where she lectures on investment methodology and portfolio management

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