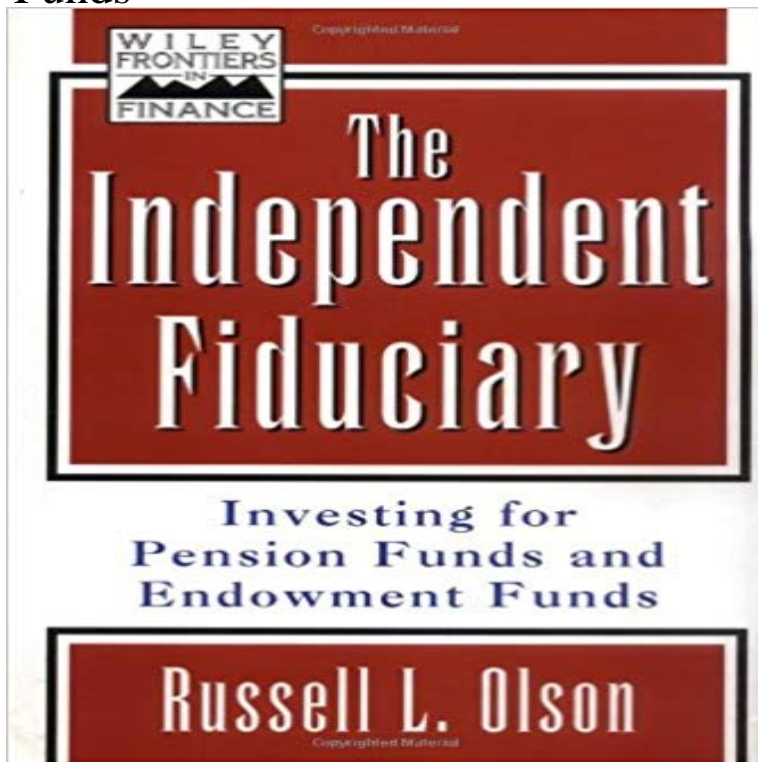


The Independent Fiduciary: Investing for Pension Funds and Endowment Funds



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