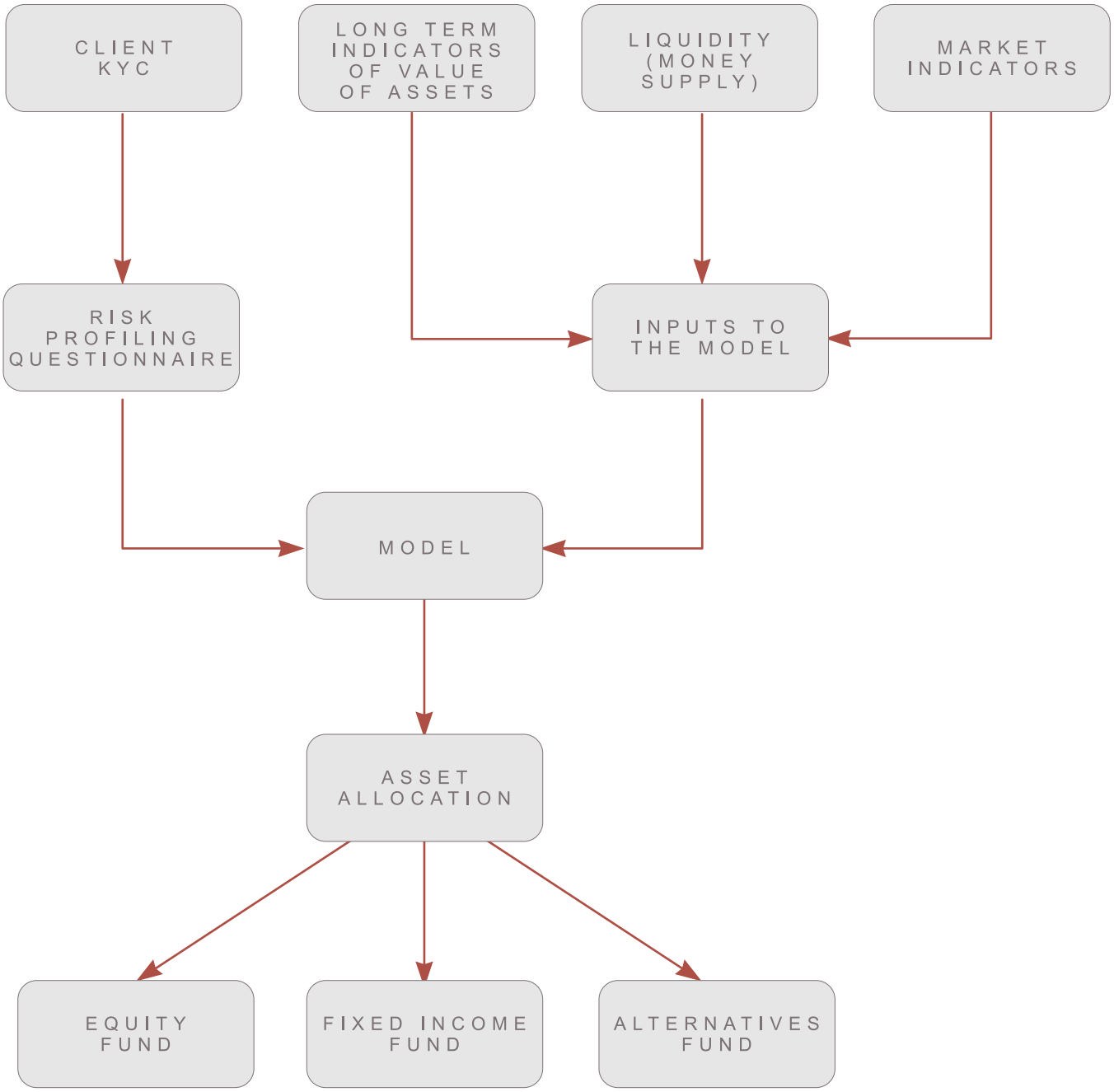PORTFOLIO MANAGEMENT PROCESS