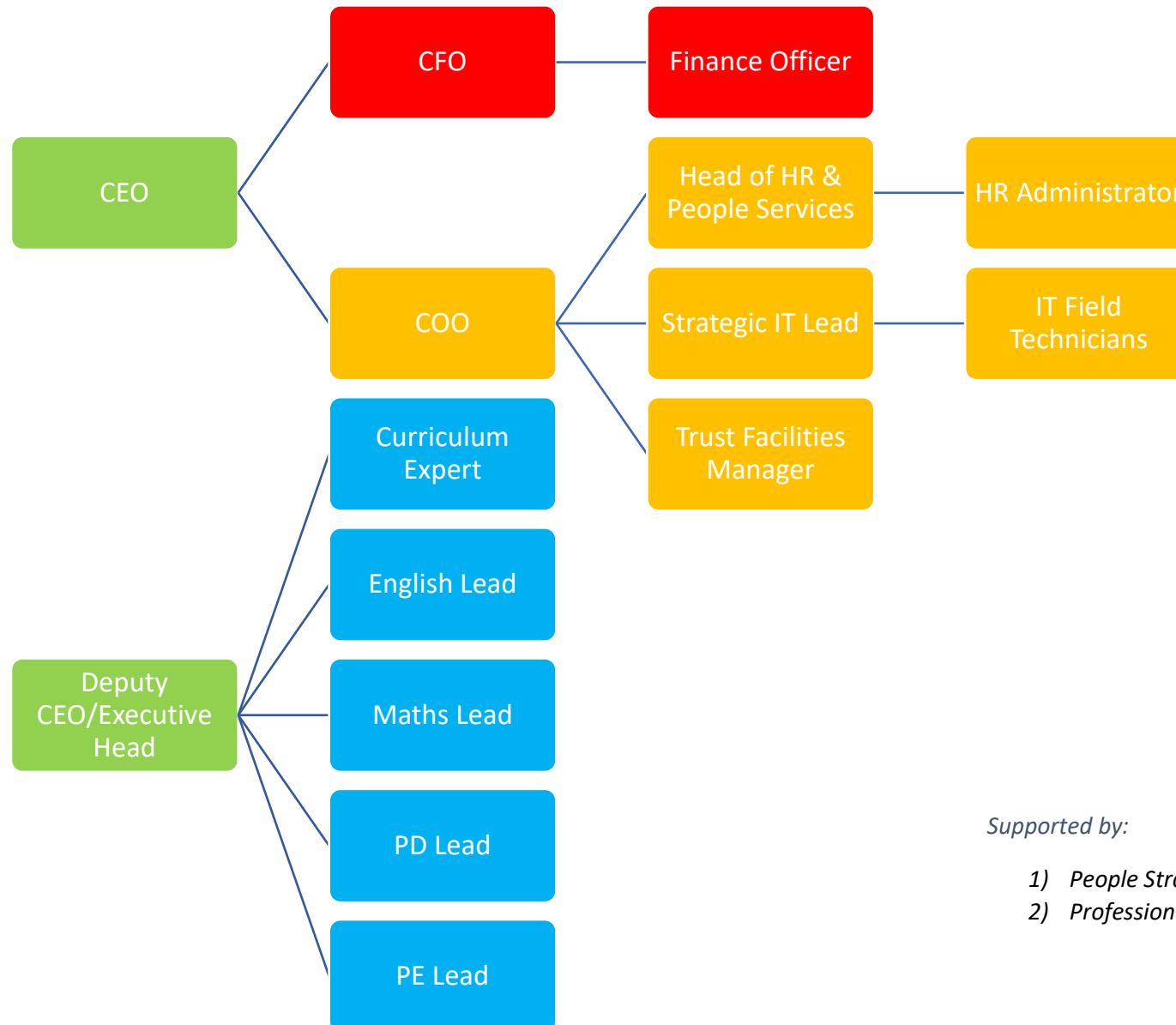


Excelsior Core Trust Structure



Supported by:

- 1) People Strategy
- 2) Professional Growth