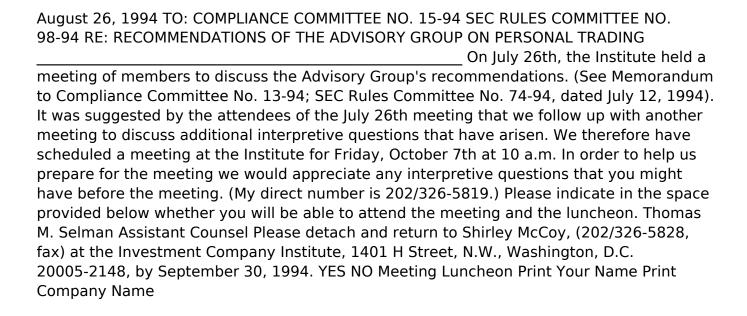


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RECOMMENDATIONS OF THE ADVISORY GROUP ON PERSONAL TRADING



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