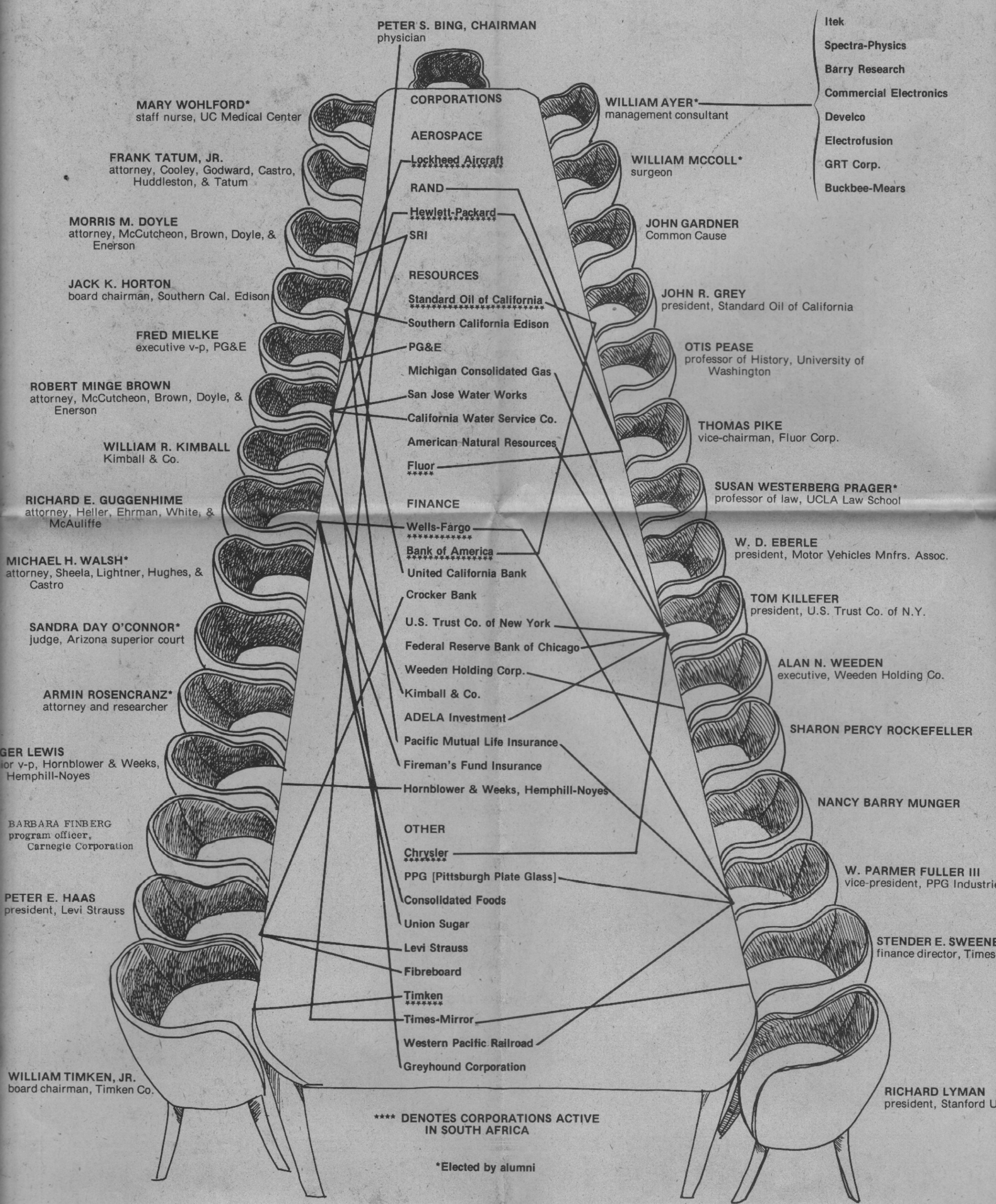KNOW YOUR TRUSTEES