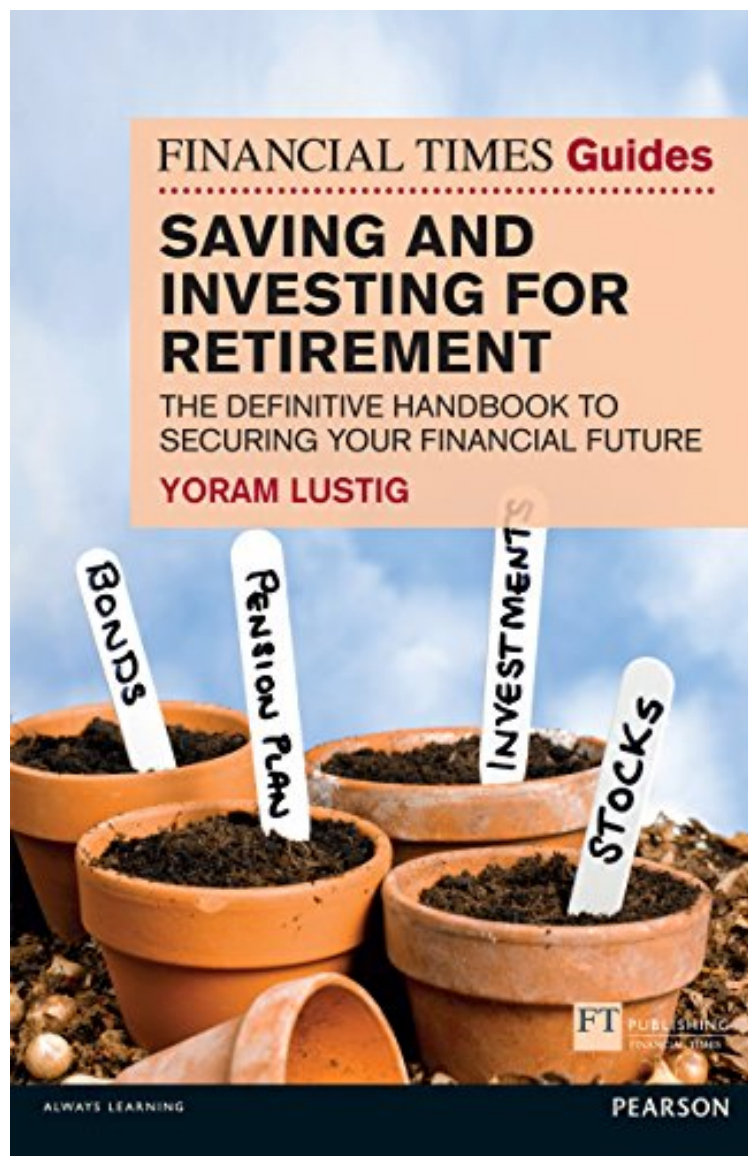


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Yoram Lustig

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About the Author Yoram Lustig is a multi-asset portfolio manager and an author. He has been professionally managing assets since 2002 and writing since 2012. In 2013 he joined AXA Investment Managers as Head of Multi-Asset Investments UK and has been managing AXA IM Smart Diversified Growth Fund since its launch in April 2014. From 2009 to 2012, Yoram was Head of Multi-Asset Funds at Aviva Investors, leading the multi-asset team and managing a range of multi-billion pound, multi-asset portfolios, focusing on institutional investors. From 2002 to 2009 he was head of portfolio construction at Merrill Lynch, managing multi-asset discretionary portfolios, focusing on wealthy individuals.