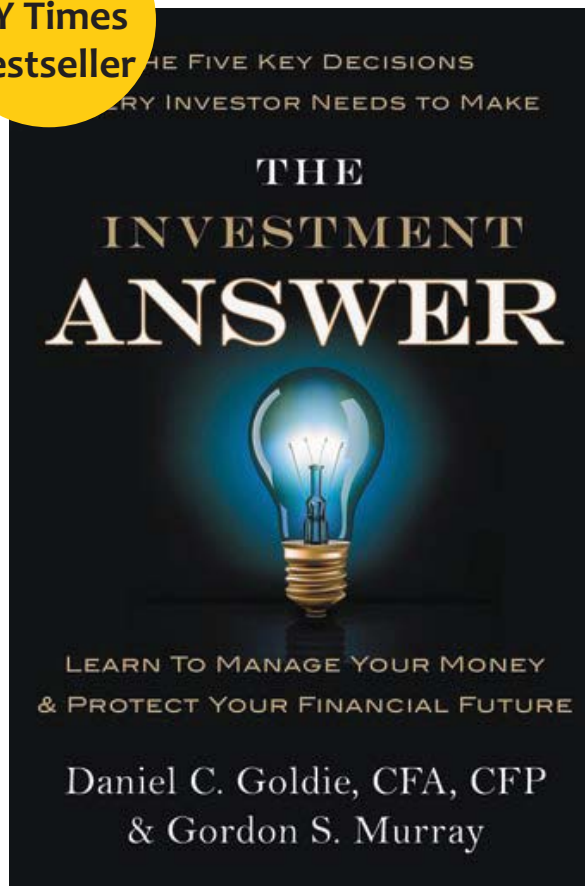


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Daniel C. Goldie is president of Dan Goldie Financial Services, LLC, a registered investment advisory firm. A former Wimbledon quarterfinalist, he has been recognized by Barron's as one of the top 100 independent financial advisors in the US.

Gordon S. Murray spent more than twenty-five years on Wall Street at Goldman Sachs, Lehman Brothers, and Credit Suisse First Boston. After his Wall Street career, Murray worked as a consultant with Dimensional Fund Advisors. Murray died on January 15th, 2011 at his home after a long battle with glioblastoma, a type of brain cancer, first diagnosed in 2008.