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**Richard G. Patsy, CFA®** is Assistant Vice President Pensions and Investments of CSX Corporation. He is responsible for the investment of the company's \$2.5 billion defined benefit pension plan, \$2.2 billion 401(k) defined contribution plan, \$1.3 billion operating fund, a \$100 million captive insurance company portfolio and the investment portfolio of the CSX Foundation. Mr. Patsy has 24 years of investment experience, the last 19 of which have been with public and private pension plans. His areas of expertise include all aspects of investment management, including portfolio strategy, asset allocation, fixed income portfolio management and trading, and cash management. He currently serves as the CSX Management Appointee to the Board of Trustees for the \$28 billion National Railroad Retirement Investment Trust which manages the assets for the Railroad Retirement Board. He also serves as the Vice-Chairman of the Board for the City of Jacksonville Employees Retirement System and he has earned the Chartered Financial Analyst (CFA) designation from the CFA Institute. Mr. Patsy is retired from the United States Navy (Reserve Component) as a Captain with over 30 years of service. He is a graduate of Penn State University and holds a Master's in Business Administration from the State University of New York at Albany.