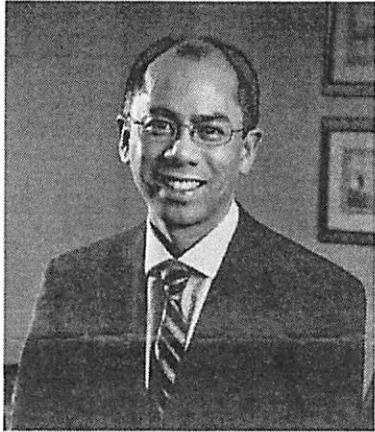


Jeffrey E. Bernardo, CFA



Mr. Bernardo is Chief Executive Officer of Augustine Asset Management. He has over 25 years of investment experience, and his responsibilities include advising the firm's institutional and private wealth clients and managing Augustine's equity and fixed income strategies.

His prior experience includes global equities advisor at Trinity Capital; Vice President and senior global equity portfolio manager at J.P. Morgan Asset Management, London; equity research analyst at Donaldson, Lufkin & Jenrette and at Kidder, Peabody & Co; and consultant at

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Mr. Bernardo graduated with a BS in Economics with honors from the Wharton School, University of Pennsylvania, and an MBA from the Kellogg School of Management, Northwestern University.

He is a Chartered Financial Analyst, a Director and former President of the CFA Society of Jacksonville, Chairman of the Board of Trustees of the City of Jacksonville Retirement System, a Director of the World Affairs Council of Jacksonville, a Director of the Sontag Foundation, a Board Member of the Jacksonville Symphony Foundation, a member of the Planned Giving Advisory Council for St. Vincent's HealthCare Foundation, a member of the Planned Giving Advisory Committee for the Diocese of St. Augustine, and President of the First Coast Penn Alumni Club.