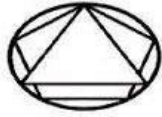


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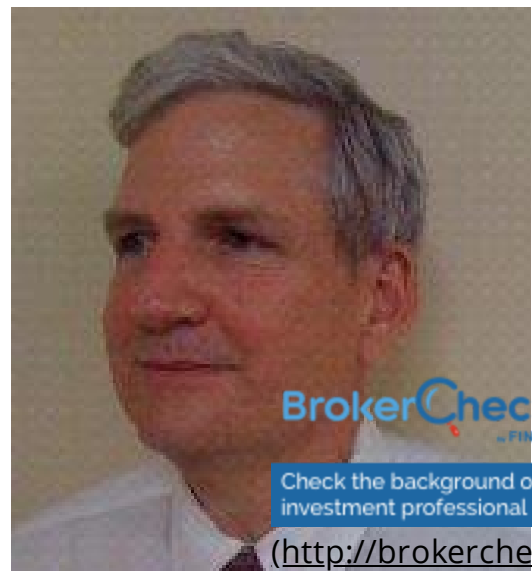
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William H Hoover, Jr

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Educational Background and Business Experience

Mr. Hoover attended and was graduated from Emory University in 1973 with a degree in Economic History and in 1977 with a Master's Degree in Economic History.



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Frederic M. Smoak, CFA

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Educational Background and Business Experience

Mr. Smoak attended and was graduated from Emory University in 1973 with a degree in Psychology.

For the past 14 years, Mr. Smoak has served as principal, client advisor and portfolio manager for Euclid Investment Advisory.

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