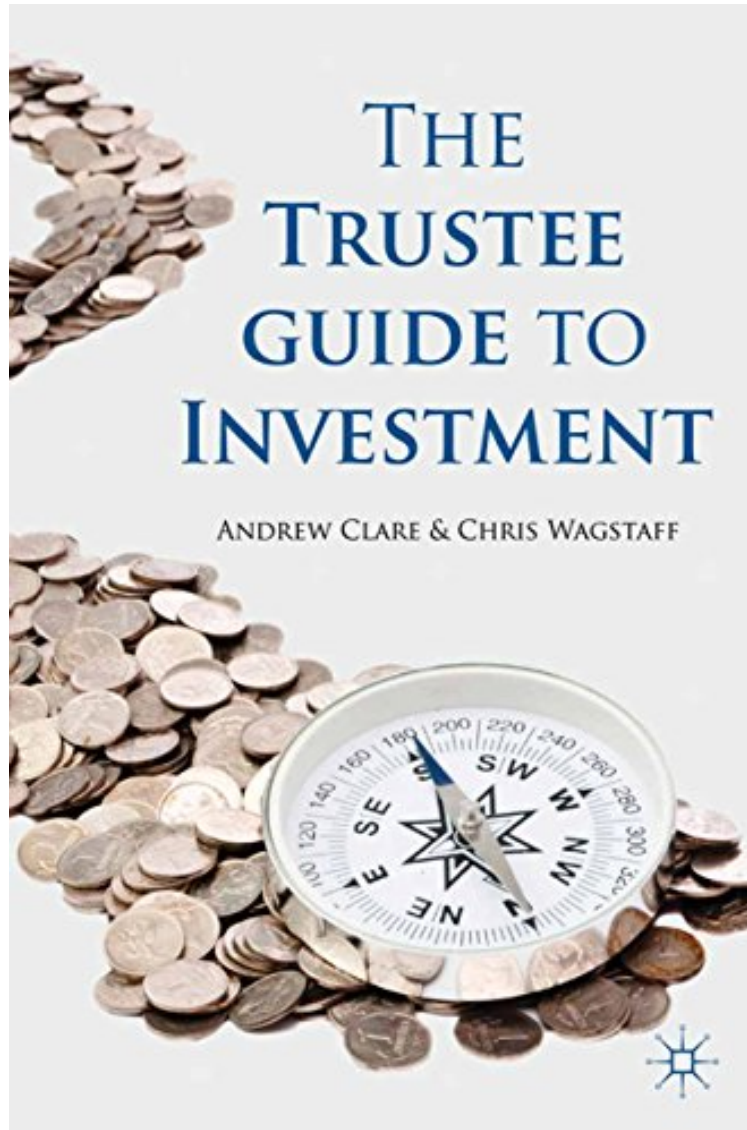


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A. Clare, C. Wagstaff

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About the Author ANDREW CLARE is Professor of Asset Management at the Sir John Cass Business School in London. He was a Senior Research Manager in the Monetary Analysis wing of the Bank of England which supported the work of the Monetary Policy Committee. He has published extensively in both academic and practitioner journals on a wide range of economic and financial market issues. In a recent survey Andrew was ranked as the world's ninth most prolific finance author of the past fifty years. Andrew serves on the investment committees of the GEC Marconi pension plan and on the Magnox Electric Group Pension plan.

CHRIS WAGSTAFF is a Member Nominated Trustee Director of the Aviva Staff Pension Scheme and a member of its Investment Committee. He is also a Visiting Fellow of the Sir John Cass Business School in London. Chris has over 25 years experience in the finance and investment industry and has spent the past 17 years training and writing on many aspects of economics, investment, pensions and asset management. Chris has an economics degree from University College Cardiff, holds the Chartered Institute for Securities and Investment Diploma, the CII Personal Finance Society Diploma and is a graduate of the London Business School Investment Management Evening Programme.