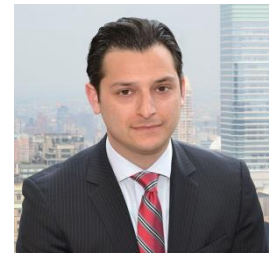


B I O G R A P H Y



ANDREW D. GOLDBERG, Managing Director, is the Global Head of Client Investment Strategy for the J.P. Morgan Wealth Management business. In this role, Andy oversees a global team of regional strategists responsible for communicating a comprehensive vision of the firm's market views and investment strategies, spanning across specific asset classes and comprehensive, multi-asset managed solutions. Andy also serves as a member of the firm's Capital Markets Investment Counsel and the Global Markets Counsel.

Prior to joining WM, Andy was a Global Market Strategist on the J.P. Morgan Asset Management Market Insights Strategy Team, where he was responsible for delivering timely market and economic insight to financial advisors and institutional investors globally. As a member of the strategy team from its 2004 inception, Andrew is one of the co-creators of the firm's flagship Guide to the Markets book and Market Insights program, the firm's industry leading value-add offering to the financial advisor marketplace.

Andy was instrumental in the global expansion of the strategy team, heading up the EMEA strategy team while based in London, before returning to New York to lead the U.S. Strategy Team. He also served on the U.S. Funds Operating Committee and the Global Investment Management Advisory Council.

Andy has consistently been a top-rated speaker at major industry conferences and events and has been a featured guest on CNBC, Bloomberg and other financial news outlets, and is often quoted in the financial press.

Andy joined J.P. Morgan in 2002, and prior to joining the strategy team was an investment analyst on the Behavioral Finance Client Portfolio Management Team and a trade coordinator for the firm's separately managed account business.

Andy obtained a B.S. in Business Administration from Bryant University, and holds series 7 and 63 licenses.