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John Mousseau, CFA From 1993 to 2000 John was Portfolio Manager and Director of Municipal Bond Investments for Lord Abbett & Company. Prior to that he served as First Vice President and Director of Municipal Portfolio Analysis for Shearson Lehman Brothers and a predecessor firm, E.F. Hutton, from 1981 to 1993.

His comments and analysis have appeared in The Bond Buyer, a publication of the municipal bond industry, as well as Barron's, The Wall Street Journal, Bloomberg, and The Newark Star Ledger. In addition, he has appeared on Bloomberg Radio and Television and CNNfn for commentary on fixed income markets.

Mr. Mousseau holds an AB degree in Economics from Georgetown University and an M.A. degree in Economics from Brown University. A holder of the Chartered Financial Analyst designation, he is a member of the Philadelphia Chapter of Business Economists and also a member of the New York Society of Securities Analysts where he serves on the Society's High Net Worth Investors Committee. In addition, he has served as an instructor at the New York Institute of Finance and Bond Market Association.

Mr. Mousseau resides with his wife and three daughters in Maplewood, NJ where he is active in community affairs and a board member for the local YMCA and Rotary Club.

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