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Hello. I'm Susan Spence, Vice-President and lead Portfolio Manager of Portfolio Solutions Group - PSG for short. PSG is a team of specialized investment professionals dedicated to the active management of asset allocation funds, and I've been a member of this team since its very first day.

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return on all
investments is not
certain as it is with T-
bills, the investor
requires a premium for
taking on additional
risk.

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to collect and share
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effectively manage
portfolio companies,
provide regulatory

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meet the needs of all
the stakeholders.