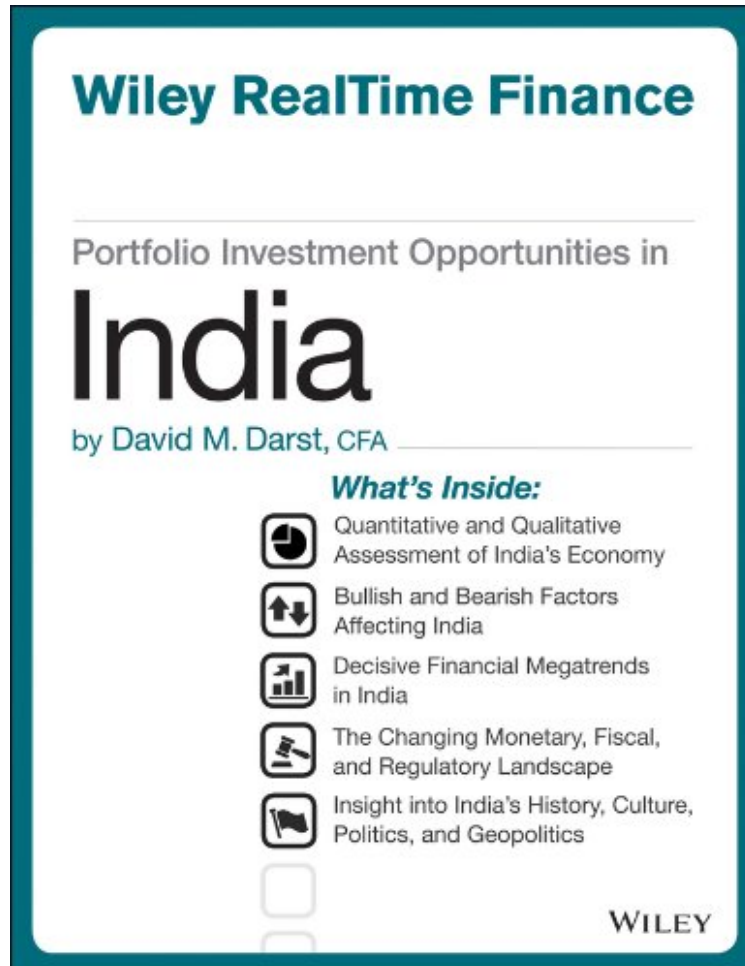


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David M. Darst

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About the Author David Darst is a CFA Charterholder, a member of the New York Society of Security Analysts, a Managing Director and Chief Investment Officer for Morgan Stanley Private Wealth Management, with responsibility for asset allocation and investment strategy, and was the founding President of the Morgan Stanley Investment Group. A highly sought speaker, Darst also wrote "The Complete Bond Book" and "The Handbook of the Bond and Money Markets." A graduate of Yale University and Harvard Business School, where he has served as a visiting faculty member, Darst has authored numerous articles which have appeared in financial publications including "Barron's," "Euromoney," and "The Money Manager."