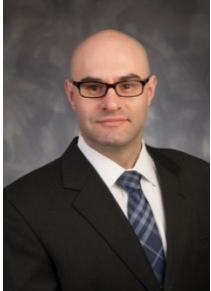


Biographies



David A. Bees, CFA, is a portfolio manager at Manulife Investment Management. He focuses on dedicated securitized strategies, specifically covering the residential mortgage backed securities market in a portfolio management role. Previously, he provided research and analysis for non-agency residential mortgage backed and asset backed securities. Prior to that, David was responsible for all mortgage securities trading at the company. He began his career at FleetBoston Financial. David is a CFA charterholder and a member of the CFA Society Boston, Inc.

Education: Syracuse University, BS in Finance, 2000; Northeastern University, MS in Finance, 2012

Joined Company: 2001

Began Career: 2000