

**Beth Ann Bovino**

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| Before joining Standard & Poor’s in February 2004, Beth Ann spent over ten years doing economic and market research with Sungard Institutional Brokerage, UBS Warburg, and the Federal Reserve. |

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| *The Wall Street Journal* recognized Beth Ann as the most accurate forecaster of the U.S. economy in 2013. |

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| Beth Ann holds a bachelor’s degree in Economics from the Wharton School at the University of Pennsylvania, a master's degree in International and Development Economics from Yale University and a Ph.D. in Economics from Columbia University. |