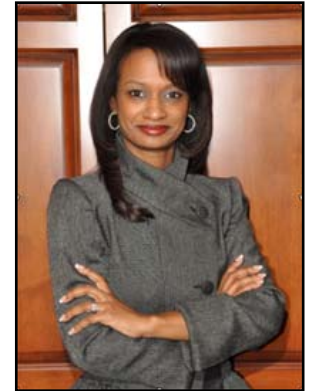


Racquel Oden

Managing Director Head of Global Product Strategy & Business Development Bank of America / Merrill Lynch



In February 2010, Racquel Oden joined Bank of America / Merrill Lynch as the Head of Global Product Strategy & Business Development. In this newly created role, Racquel will oversee the team's new business development supporting all channels within Global Wealth & Investment Management (GWIM), internal Global Investment Solutions(GIS) including managing GIS' relationships with business partners across GWIM and the broader Bank of America organization. She will also help to identify ways to create efficiencies and global scale for distribution activities within GIS. Racquel will be a member of the GIS Executive Committee.

Prior to joining Bank of America / Merrill Lynch Racquel spent over 10 years at UBS working in various senior capacities. In April 2008, she was appointed Managing Director, Head of Product & Services Internal Sales where she managed the sales force responsible for driving the Firm's core Wealth Management product offerings to the internal network of over 7,500 UBS Financial Advisors. Her internal sales teams were responsible for driving revenue for Alternative Investments, Investment Solutions (Fee Based Brokerage), Financial Planning, Retirements, Insurance & Banking Products. Combined, these products represent over \$4 billion in annualized revenue. Additionally, Racquel developed a product sales segmentation model for top performing Financial Advisors to drive key client profitability.

Prior to that role, Racquel was appointed Managing Director of Client Experience for Banking Products where she defined and delivered the Client Experience strategy that drove the usage of all banking products which included Lending, Mortgages, Credit Cards and its Cash Management products. These efforts resulted in over a 30% increase in product penetration.

Previously, Racquel was focused on UBS' acquisition strategy as the Head of Acquisition Integration. In this capacity she functioned as the project leader on the firm's acquisition deals which included two Wealth Management firms in one year. As part of her responsibilities she led firm wide cross functional teams, comprised of over 200 people. The success of these acquisitions resulted in a \$90 billion increase in combined client assets for the firm.

Before assuming this role, Racquel was the Senior Vice President of Clients Services for UBS, where she managed over 300 employees who were responsible for delivering world class service to all UBS Clients and Financial Advisors. In this role she executed on the segmentation strategy of service delivery by redefining the experience for the Ultra High Net Worth and the Emerging Affluent Clients. Her efforts resulted in a better experience for the clients and improved efficiency & profitability for the firm.

After a number of successes, she was appointed Chief of Staff for the President of UBS. In that role she oversaw the daily operations of the President's Office, management of the firm's key strategic initiatives including P&L responsibilities, oversight of the firm's diversity and philanthropic giving and also managed all internal and external communications.

She began her career at UBS in 1999 as an Assistant Vice President in the Marketing Technology department where she managed platform development for both the consumer and financial advisor websites. Before joining UBS, she worked at Morgan Stanley, where she was recruited after completing her MBA.

Racquel serves on the Board of Directors for the Thurgood Marshall College Fund, where she is Co-Chair of the Strategic Implementation Committee; Executive Board Member and Treasurer for the National Visionary Leadership Project (NVLP); Former Executive Chair of UBS' Asian, Black and Hispanic Employee Network; Steering Committee member for UBS' Women's Network where she is the Chair of the Annual Women's Leadership Conference for 400+ UBS Women; Member of Executive Leadership Council(ELC); Member of the Financial Women's Association (FWA); Member of New York Women's Agenda (NYWA); Member of Jack and Jill of America; Member of Alpha Kappa Alpha Sorority, Inc.

In 2006, Oden received the Rising Star Award from NYWA, in 2008 Racquel was named Top 100 under 50 by Diversity MBA Magazine & Top 100 Black Executives by SAVOY Magazine. In 2009 she was inducted as a member of the YWCA NY Salute to Women and 2010 she will receive the award for United Way's Women of Philanthropy.

Racquel holds a BA in Political Science from James Madison University and an MBA from Hampton University.

Racquel is married with a daughter and they reside on the North Shore of Long Island, New York.