

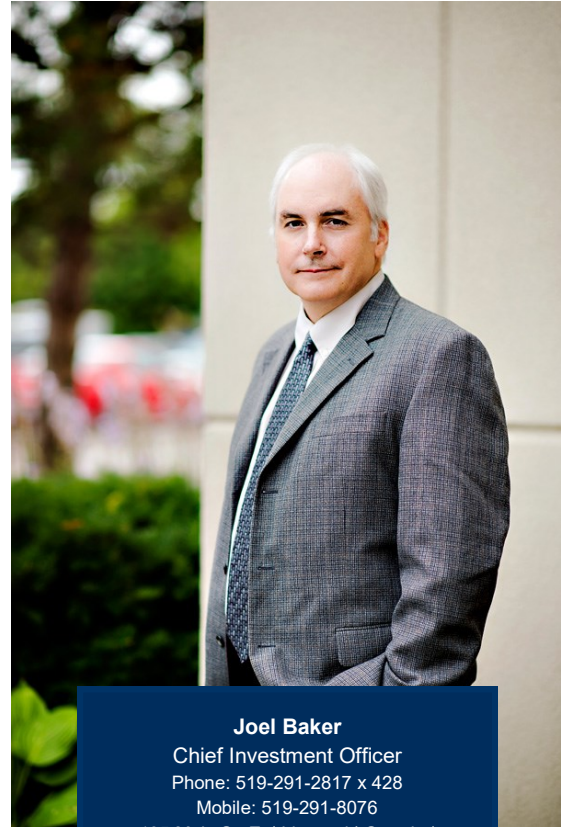


Joel Baker CIM, MBA

Joel has been a pioneering member of the IAIC team since 2000. After earning a BBA from Brock University in 1994 and an MBA from the University of Windsor in 1995, Joel began his career as a staff accountant with IAIC member accounting firm Ward and Uptigrove. Joel specialized in the preparation of financial statements and corporate returns for investment companies.

In his 19 years working at IAIC, Joel has been an instrumental contributor to establishing, monitoring and adjusting IAIC's overall investment strategy. IAIC is a perfect complement to Joel's accounting background, education and personal interest in finance.

As IAIC's CIO, Joel leads the organization in following a value-based investment approach for all clients.



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