

Concentrated Global Growth Team

March 28 2025

Brochure Supplement: James Tierney

March 2025

AllianceBernstein L.P., 66 Hudson Boulevard E, New York, NY 10001 | 212-823-3824
Main Office: 501 Commerce Street, Nashville, Tennessee 37203 | 615-622-0000

This brochure supplement provides information about your investment professional that supplements the AllianceBernstein L.P. ("AB") Investment Advisor brochure. Please contact the Chief Compliance Officer at 212-969-1000 if you did not receive AB's Investment Advisor brochure or if you have any questions about the contents of this supplement.

Educational Background

Columbia University, Columbia Business School
MBA, Business Administration

Providence College
BS, Finance

Business Experience

W.P. Stewart & Co., Ltd
Chief Investment Officer

J.P. Morgan Investment Management
Research Analyst

Disciplinary Information

Nothing to report.

Other Business Activities

Nothing to report.

Additional Compensation

Nothing to report.

Supervision

Supervisor: Nelson Yu, SVP/Head of Equities (telephone number 212-823-2808)

AB investment professionals are subject to various forms of oversight including an independent risk program and direct supervision by managers within their respective business units. The firm's risk oversight and investment committees also provide general oversight of the investment management processes, and include senior AB investment professionals and other managers.



Brochure Supplement: Dev Chakrabarti

March 2025

AllianceBernstein L.P., 60 London Wall, London, London EC2M 5SJ | +44207-959-4518
Main Office: 501 Commerce Street, Nashville, Tennessee 37203 | 615-622-0000

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Educational Background

London Business School
MSc, Finance

University of Bristol
BSc (Hons), Economics

Business Experience

WPS Advisors
Portfolio Manager, Research Analyst

WP Stewart & Co, Ltd
Research Analyst

Merrill Lynch
M&A Analyst

Unilever
Financial Analyst

J.P. Morgan Securities
Research Analyst

Disciplinary Information

Nothing to report.

Other Business Activities

Nothing to report.

Additional Compensation

Nothing to report.

Supervision

Supervisor: Nelson Yu, SVP/Head of Equities (telephone number 212-823-2808)

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Brochure Supplement: Michael Walker

March 2025

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Educational Background

University of Pennsylvania, Wharton School of Business
BS(Hons), Economics

Business Experience

WPS Advisors, Inc.
Portfolio Manager, Research Analyst

Ark Asset Management
Research Analyst

Donaldson, Lufkin and Jenrette
Research Analyst

Credit Suisse First Boston
Research Analyst

Deloitte Consulting
IT Consultant

Disciplinary Information

Nothing to report.

Other Business Activities

Nothing to report.

Additional Compensation

Nothing to report.

Supervision

Supervisor: James Tierney, SVP/CIO-Concentrated US Growth Equities (telephone number 212-823-3824)

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Concentrated US Growth Team

March 28 2025

Brochure Supplement: James Tierney

March 2025

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Educational Background

Columbia University, Columbia Business School
MBA, Business Administration

Providence College
BS, Finance

Business Experience

W.P. Stewart & Co., Ltd
Chief Investment Officer

J.P. Morgan Investment Management
Research Analyst

Disciplinary Information

Nothing to report.

Other Business Activities

Nothing to report.

Additional Compensation

Nothing to report.

Supervision

Supervisor: Nelson Yu, SVP/Head of Equities (telephone number 212-823-2808)

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Educational Background

London Business School
MSc, Finance

University of Bristol
BSc (Hons), Economics

Business Experience

WPS Advisors
Portfolio Manager, Research Analyst

WP Stewart & Co, Ltd
Research Analyst

Merrill Lynch
M&A Analyst

Unilever
Financial Analyst

J.P. Morgan Securities
Research Analyst

Disciplinary Information

Nothing to report.

Other Business Activities

Nothing to report.

Additional Compensation

Nothing to report.

Supervision

Supervisor: Nelson Yu, SVP/Head of Equities (telephone number 212-823-2808)

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Educational Background

University of Pennsylvania, Wharton School of Business
BS(Hons), Economics

Business Experience

WPS Advisors, Inc.
Portfolio Manager, Research Analyst

Ark Asset Management
Research Analyst

Donaldson, Lufkin and Jenrette
Research Analyst

Credit Suisse First Boston
Research Analyst

Deloitte Consulting
IT Consultant

Disciplinary Information

Nothing to report.

Other Business Activities

Nothing to report.

Additional Compensation

Nothing to report.

Supervision

Supervisor: James Tierney, SVP/CIO-Concentrated US Growth Equities (telephone number 212-823-3824)

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Credit Portfolio Management Team

March 28 2025

Brochure Supplement: Monique Meany

March 2025

AllianceBernstein L.P., 66 Hudson Boulevard E, New York, NY 10001 | 212-823-2758
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Educational Background

St. Lawrence University
BA, Economics

Business Experience

MONY Capital Management
Managing Director

Disciplinary Information

Nothing to report.

Other Business Activities

Your advisor is a registered representative of AllianceBernstein Investments ("ABI"). ABI is an SEC-registered broker-dealer and FINRA member. ABI is an affiliate of AB and primarily serves as an underwriter and distributor of the AB family of mutual funds.

Additional Compensation

Nothing to report.

Supervision

Supervisor: Matthew Bass, SVP/Head of Private Alternatives (telephone number 212-969-6161)

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Brochure Supplement: Timothy Kurpis

March 2025

AllianceBernstein L.P., 66 Hudson Boulevard E, New York, NY 10001 | 212-969-6030
Main Office: 501 Commerce Street, Nashville, Tennessee 37203 | 615-622-0000

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Educational Background

Gettysburg College
BA, Economics with Minor in Mathematics

Business Experience

AllianceBernstein
Portfolio Manager

Chartered Financial Analyst (CFA). See footnote for details.

Disciplinary Information

Nothing to report.

Other Business Activities

Nothing to report.

Additional Compensation

Nothing to report.

Supervision

Supervisor: Tiffanie Wong, SVP/Director of Fixed Income Responsible Investing Portfolio Management and Director of Global and U (telephone number 212-969-1082)

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CFA: To earn the CFA charter, one must pass the CFA Program, a graduate-level self-study program that combines a broad curriculum with professional conduct requirements, culminating in three sequential exams. Candidates must have at least a bachelor's degree, or its equivalent, from an accredited college or university and at least four years of qualified investment work experience. More information is available at www.cfainstitute.org.

Brochure Supplement: Tiffanie Wong

March 2025

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Educational Background

Northwestern University,
BA, Economics with Minor in Business Institutions

Business Experience

Segall Bryant & Hamill
Research Analyst, Trader

Wells Capital Management
Portfolio Associate

Chartered Financial Analyst (CFA). See footnote for details.

Disciplinary Information

Nothing to report.

Other Business Activities

Nothing to report.

Additional Compensation

Nothing to report.

Supervision

Supervisor: Scott DiMaggio, SVP/Head of Fixed Income (telephone number 212-969-6946)

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Brochure Supplement: William Smith

March 2025

AllianceBernstein L.P., 501 Commerce St, Nashville, Tennessee 37203 | 212-969-1487

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Educational Background

Boston College
BA, Economics

Business Experience

UBS Investment Bank
Research Analyst, Trader

Chartered Financial Analyst (CFA). See footnote for details.

Disciplinary Information

Nothing to report.

Other Business Activities

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Additional Compensation

Nothing to report.

Supervision

Supervisor: Gershon Distenfeld, SVP/Director of Income Strategies (telephone number 212-969-6131)

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Brochure Supplement: Gary Zhu

March 2025

AllianceBernstein L.P., 66 Hudson Boulevard E, New York, NY 10001 | 212-887-2254
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Educational Background

Columbia University, Columbia Business School
MBA (Executive) (Hons), Business Administration

Virginia Commonwealth University
BS (Hons), Finance and Economics

Business Experience

Wells Fargo Securities
Research Analyst, Head of Cross-Sector Research

Genworth
Trader, Portfolio Manager

Chartered Financial Analyst (CFA). See footnote for details.

Disciplinary Information

Nothing to report.

Other Business Activities

Nothing to report.

Additional Compensation

Nothing to report.

Supervision

Supervisor: Geoffrey Cornell, SVP/Chief Investment Officer of Insurance (telephone number 212-969-1215)

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Dynamic Asset Allocation Portfolio Team

March 28 2025

Brochure Supplement: Daniel Loewy

March 2025

AllianceBernstein L.P., 66 Hudson Boulevard E, New York, NY 10001 | 212-823-2776
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Educational Background

Columbia University
MBA, Business Administration

Cornell University
BS, Industrial and Labor Relations

Business Experience

AllianceBernstein
Portfolio Manager

Chartered Financial Analyst (CFA). See footnote for details.

Disciplinary Information

Nothing to report.

Other Business Activities

Your advisor is a registered representative of Sanford C. Bernstein & Co., LLC ("SCB"). SCB is an SEC-registered broker-dealer and FINRA member. SCB is an affiliate of AB and provides trade execution, clearance and custody services for the advisory clients of AB Bernstein, Private Wealth Management.

Additional Compensation

Nothing to report.

Supervision

Supervisor: Christopher Hogbin, SVP/Global Head of Investments (telephone number 212-823-3725)

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Municipal Portfolio Management Team

March 28 2025

Brochure Supplement: Daryl Clements

March 2025

AllianceBernstein L.P., 501 Commerce St, Nashville, Tennessee 37203 | 212-969-2362
Main Office: 501 Commerce Street, Nashville, Tennessee 37203 | 615-622-0000

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Educational Background

Pace University
MBA, Finance

Brooklyn College
BS, Business, Management, and Finance

Business Experience

Financial Guaranty Insurance Company
Research Analyst

Moody's Investors Service
Research Analyst

Disciplinary Information

Nothing to report.

Other Business Activities

Nothing to report.

Additional Compensation

Nothing to report.

Supervision

Supervisor: Matthew Norton, SVP/Portfolio Manager (telephone number 212-969-1187)

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Brochure Supplement: Marc Uy

March 2025

AllianceBernstein L.P., 66 Hudson Boulevard E, New York, NY 10001 | 212-823-3585
Main Office: 501 Commerce Street, Nashville, Tennessee 37203 | 615-622-0000

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Educational Background

Babson College
BS, Business Management

Business Experience

AllianceBernstein
Portfolio Manager

Disciplinary Information

Nothing to report.

Other Business Activities

Nothing to report.

Additional Compensation

Nothing to report.

Supervision

Supervisor: Matthew Norton, SVP/Portfolio Manager (telephone number 212-969-1187)

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Brochure Supplement: Matthew Norton

March 2025

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Educational Background

New York University, Leonard N. Stern School of Business
MBA, Economics and Quantitative Finance

Saint Lawrence University
BS, Mathematics and Economics

Business Experience

St. Lawrence University
Research Analyst

Disciplinary Information

Nothing to report.

Other Business Activities

Nothing to report.

Additional Compensation

Nothing to report.

Supervision

Supervisor: James Switzer, SVP/Head of Municipals (telephone number 212-823-3264)

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Brochure Supplement: Andrew Potter

March 2025

AllianceBernstein L.P., 66 Hudson Boulevard E, New York, NY 10001 | 212-823-3675

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Educational Background

Colgate University

BA, Physics with Minor in Economics

Business Experience

AllianceBernstein

Portfolio Manager

Chartered Financial Analyst (CFA). See footnote for details.

Disciplinary Information

Nothing to report.

Other Business Activities

Nothing to report.

Additional Compensation

Nothing to report.

Supervision

Supervisor: Matthew Norton, SVP/Portfolio Manager (telephone number 212-969-1187)

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Premium After Tax Harvesting (PaTH) Investment Team

March 28 2025

Brochure Supplement: John McLaughlin

March 2025

AllianceBernstein L.P., 66 Hudson Boulevard E, New York, NY 10001 | 212-823-3911
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Educational Background

Georgetown University, BS in Finance

Business Experience

Quantitative Analyst, Bernstein Global Wealth Management, 2010 - Present

Investment Planning Analyst, Bernstein Global Wealth Management, 2008 - 2010

Private Client Associate, Bernstein Global Wealth Management, 2005-2008

Chartered Financial Analyst (CFA). See footnote for details.

Disciplinary Information

Nothing to report.

Other Business Activities

This advisor is a registered representative of Sanford C. Bernstein & Co., LLC ("SCB"). SCB is an SEC registered broker-dealer and FINRA member. SCB is an affiliate of AllianceBernstein L.P. and provides trade execution, clearance and custody services for the advisory clients of the Bernstein Global Wealth Management Unit.

Additional Compensation

Nothing to report.

Supervision

Supervisor: Paul Robertson, SVP/CIO, Tax-Managed Strategies (telephone number 212-823-2786)

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Brochure Supplement: Paul Robertson

March 2025

AllianceBernstein L.P., 66 Hudson Boulevard E, New York, NY 10001 | 212-823-2786
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Educational Background

Australian National University, LLB in Law

Cornell University, MBA in Finance

University of Melbourne, Bachelor Degree in Economics

Business Experience

Senior Portfolio Manager, Bernstein Global Wealth Management, 1998 - Present

Disciplinary Information

Nothing to report.

Other Business Activities

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Additional Compensation

Nothing to report.

Supervision

Supervisor: Nelson Yu, SVP/Head of Equities (telephone number 212-823-2808)

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Security of the Future Investment Team

March 28 2025

Brochure Supplement: Cem Inal

March 2025

AllianceBernstein L.P., 66 Hudson Boulevard E, New York, NY 10001 | 212-969-2463
Main Office: 501 Commerce Street, Nashville, Tennessee 37203 | 615-622-0000

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Educational Background

Cornell University
MBA, Business Administration

Princeton University
BSE, Electrical Engineering

Business Experience

fusionOne
Vice President

McKinsey & Company
Engagement Manager

Mitsubishi Electric
Research Engineer

Disciplinary Information

Nothing to report.

Other Business Activities

Nothing to report.

Additional Compensation

Nothing to report.

Supervision

Supervisor: Avi Lavi, SVP/CIO-Global & International Value Equities (telephone number +44207-959-4516)

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Brochure Supplement: Luke Pryor

March 2025

AllianceBernstein L.P., 66 Hudson Boulevard E, New York, NY 10001 | 212-823-3335
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Educational Background

University of Pennsylvania, Wharton School of Business
MBA, Business Administration

Cornell University
BA, Economics

Business Experience

AB
Senior Research Analyst, US Large Cap Value

Boston Consulting Group
Project Leader, Principal Investors and Private Equity

Disciplinary Information

Nothing to report.

Other Business Activities

Nothing to report.

Additional Compensation

Nothing to report.

Supervision

Supervisor: Shri Singhvi, SVP/CIO - Strategic Equities (telephone number 212-823-3795)

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Brochure Supplement: James Macgregor

March 2025

AllianceBernstein L.P., 66 Hudson Boulevard E, New York, NY 10001 | 212-823-2777

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Educational Background

University of Chicago
MBA, Business Administration

London School of Economics, England
MSc, Economics

McGill University, Quebec
BA, Economics

Business Experience

Morgan Stanley
Research Analyst

Xavier Mission
Board Member, Volunteer

Chartered Financial Analyst (CFA). See footnote for details.

Disciplinary Information

Nothing to report.

Other Business Activities

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Additional Compensation

Nothing to report.

Supervision

Supervisor: Nelson Yu, SVP/Head of Equities (telephone number 212-823-2808)

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Strategic Core Equity Investment Team

March 28 2025

Brochure Supplement: Kent Hargis

March 2025

AllianceBernstein L.P., 66 Hudson Boulevard E, New York, NY 10001 | 212-823-2749
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Educational Background

University of Illinois
PhD, Economics

St. Louis University
BS, Finance, Accounting and Economics

Business Experience

Goldman Sachs
Chief Portfolio Strategist

University of South Carolina
Assistant Professor

Disciplinary Information

Nothing to report.

Other Business Activities

Your advisor is a registered representative of AllianceBernstein Investments ("ABI"). ABI is an SEC-registered broker-dealer and FINRA member. ABI is an affiliate of AB and primarily serves as an underwriter and distributor of the AB family of mutual funds.

Additional Compensation

Nothing to report.

Supervision

Supervisor: Avi Lavi, SVP/CIO-Global & International Value Equities (telephone number +44207-959-4516)

AB investment professionals are subject to various forms of oversight including an independent risk program and direct supervision by managers within their respective business units. The firm's risk oversight and investment committees also provide general oversight of the investment management processes, and include senior AB investment professionals and other managers.



Sustainable Thematic Equities Investment Team

March 28 2025

Brochure Supplement: Daniel Roarty

March 2025

AllianceBernstein L.P., 66 Hudson Boulevard E, New York, NY 10001 | 212-969-6248
Main Office: 501 Commerce Street, Nashville, Tennessee 37203 | 615-622-0000

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Educational Background

University of Pennsylvania, Wharton School of Business
MBA, Business Administration

Fairfield University
BS, Finance

Business Experience

Nuveen Investments
Portfolio Manager

Morgan Stanley
Research Analyst

Goldman Sachs
Research Analyst

Chartered Financial Analyst (CFA). See footnote for details.

Disciplinary Information

Nothing to report.

Other Business Activities

Nothing to report.

Additional Compensation

Nothing to report.

Supervision

Supervisor: Nelson Yu, SVP/Head of Equities (telephone number 212-823-2808)

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CFA: To earn the CFA charter, one must pass the CFA Program, a graduate-level self-study program that combines a broad curriculum with professional conduct requirements, culminating in three sequential exams. Candidates must have at least a bachelor's degree, or its equivalent, from an accredited college or university and at least four years of qualified investment work experience. More information is available at www.cfainstitute.org.



US Large Cap Growth Investment Team

March 28 2025

Brochure Supplement: John Fogarty

March 2025

AllianceBernstein L.P., 66 Hudson Boulevard E, New York, NY 10001 | 212-823-2859
Main Office: 501 Commerce Street, Nashville, Tennessee 37203 | 615-622-0000

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Educational Background

Columbia University
BA, History

Business Experience

Dialectic Capital Management
Hedge Fund Manager

Vardon Partners
Hedge Fund Manager

Chartered Financial Analyst (CFA). See footnote for details.

Disciplinary Information

Nothing to report.

Other Business Activities

Nothing to report.

Additional Compensation

Nothing to report.

Supervision

Supervisor: Nelson Yu, SVP/Head of Equities (telephone number 212-823-2808)

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Brochure Supplement: Vinay Thapar

March 2025

AllianceBernstein L.P., 66 Hudson Boulevard E, New York, NY 10001 | 212-969-2447
Main Office: 501 Commerce Street, Nashville, Tennessee 37203 | 615-622-0000

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Educational Background

New York University
BA, Biology

Business Experience

American Century Investments
Research Analyst

Bear Stearns
Research Analyst

Chartered Financial Analyst (CFA). See footnote for details.

Disciplinary Information

Nothing to report.

Other Business Activities

Nothing to report.

Additional Compensation

Nothing to report.

Supervision

Supervisor: Nelson Yu, SVP/Head of Equities (telephone number 212-823-2808)

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US Large Cap Value Investment Team

March 28 2025

Brochure Supplement: Cem Inal

March 2025

AllianceBernstein L.P., 66 Hudson Boulevard E, New York, NY 10001 | 212-969-2463
Main Office: 501 Commerce Street, Nashville, Tennessee 37203 | 615-622-0000

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Educational Background

Cornell University
MBA, Business Administration

Princeton University
BSE, Electrical Engineering

Business Experience

fusionOne
Vice President

McKinsey & Company
Engagement Manager

Mitsubishi Electric
Research Engineer

Disciplinary Information

Nothing to report.

Other Business Activities

Nothing to report.

Additional Compensation

Nothing to report.

Supervision

Supervisor: Avi Lavi, SVP/CIO-Global & International Value Equities (telephone number +44207-959-4516)

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US Mid Cap Value Investment Team

March 28 2025

Brochure Supplement: Snezhana Otto

March 2025

AllianceBernstein L.P., 66 Hudson Boulevard E, New York, NY 10001 | 212-823-3319

Main Office: 501 Commerce Street, Nashville, Tennessee 37203 | 615-622-0000

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Educational Background

Harvard Kennedy School
MPA, International Development

Harvard Business School
MBA (Hons), Business Administration

Harvard University
BA (Hons), Economics

Business Experience

McKinsey & Company
Associate Partner

Disciplinary Information

Nothing to report.

Other Business Activities

Nothing to report.

Additional Compensation

Nothing to report.

Supervision

Supervisor: Cem Inal, SVP/Co-CIO, US Large Cap Value Equities (telephone number 212-969-2463)

AB investment professionals are subject to various forms of oversight including an independent risk program and direct supervision by managers within their respective business units. The firm's risk oversight and investment committees also provide general oversight of the investment management processes, and include senior AB investment professionals and other managers.

Brochure Supplement: James Macgregor

March 2025

AllianceBernstein L.P., 66 Hudson Boulevard E, New York, NY 10001 | 212-823-2777

Main Office: 501 Commerce Street, Nashville, Tennessee 37203 | 615-622-0000

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Educational Background

University of Chicago
MBA, Business Administration

London School of Economics, England
MSc, Economics

McGill University, Quebec
BA, Economics

Business Experience

Morgan Stanley
Research Analyst

Xavier Mission
Board Member, Volunteer

Chartered Financial Analyst (CFA). See footnote for details.

Disciplinary Information

Nothing to report.

Other Business Activities

Your advisor is a registered representative of Sanford C. Bernstein & Co., LLC ("SCB"). SCB is an SEC-registered broker-dealer and FINRA member. SCB is an affiliate of AB and provides trade execution, clearance and custody services for the advisory clients of AB Bernstein, Private Wealth Management.

Additional Compensation

Nothing to report.

Supervision

Supervisor: Nelson Yu, SVP/Head of Equities (telephone number 212-823-2808)

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US Multi-Sector Fixed Income Portfolio Management Team

March 28 2025

Brochure Supplement: Matthew Sheridan

March 2025

AllianceBernstein L.P., 66 Hudson Boulevard E, New York, NY 10001 | 212-969-6370
Main Office: 501 Commerce Street, Nashville, Tennessee 37203 | 615-622-0000

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Educational Background

Syracuse University
BS, Finance

Business Experience

AllianceBernstein
Portfolio Manager

Chartered Financial Analyst (CFA). See footnote for details.

Disciplinary Information

Nothing to report.

Other Business Activities

Nothing to report.

Additional Compensation

Nothing to report.

Supervision

Supervisor: Scott DiMaggio, SVP/Head of Fixed Income (telephone number 212-969-6946)

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Brochure Supplement: Michael Canter

March 2025

AllianceBernstein L.P., 66 Hudson Boulevard E, New York, NY 10001 | 212-823-3456
Main Office: 501 Commerce Street, Nashville, Tennessee 37203 | 615-622-0000

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Educational Background

Columbia University, Columbia School of Business
PhD, Finance

Northwestern University
BA, Mathematics and Economics

Business Experience

Ace Principal Finance, (ACE Limited (Chubb))
President

Disciplinary Information

Nothing to report.

Other Business Activities

Nothing to report.

Additional Compensation

Nothing to report.

Supervision

Supervisor: Scott DiMaggio, SVP/Head of Fixed Income (telephone number 212-969-6946)

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Brochure Supplement: Serena Zhou

March 2025

AllianceBernstein L.P., 66 Hudson Boulevard E, New York, NY 10001 | 212-756-1810

Main Office: 501 Commerce Street, Nashville, Tennessee 37203 | 615-622-0000

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Educational Background

Carnegie Mellon University
MS, Computational Finance

People's University of China, Beijing
BS, Statistics

Business Experience

S&P Global
Research Analyst

ING
Research Analyst

Chartered Financial Analyst (CFA). See footnote for details.

Disciplinary Information

Nothing to report.

Other Business Activities

Nothing to report.

Additional Compensation

Nothing to report.

Supervision

Supervisor: Matthew Sheridan, SVP/Portfolio Manager (telephone number 212-969-6370)

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CFA: To earn the CFA charter, one must pass the CFA Program, a graduate-level self-study program that combines a broad curriculum with professional conduct requirements, culminating in three sequential exams. Candidates must have at least a bachelor's degree, or its equivalent, from an accredited college or university and at least four years of qualified investment work experience. More information is available at www.cfainstitute.org.



US Relative Value Investment Team

March 28 2025

Brochure Supplement: John Fogarty

March 2025

AllianceBernstein L.P., 66 Hudson Boulevard E, New York, NY 10001 | 212-823-2859
Main Office: 501 Commerce Street, Nashville, Tennessee 37203 | 615-622-0000

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Educational Background

Columbia University
BA, History

Business Experience

Dialectic Capital Management
Hedge Fund Manager

Vardon Partners
Hedge Fund Manager

Chartered Financial Analyst (CFA). See footnote for details.

Disciplinary Information

Nothing to report.

Other Business Activities

Nothing to report.

Additional Compensation

Nothing to report.

Supervision

Supervisor: Nelson Yu, SVP/Head of Equities (telephone number 212-823-2808)

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Brochure Supplement: Christopher Kotowicz

March 2025

AllianceBernstein L.P., 227 WEST MONROE STREET, Chicago, Illinois 60606 | 312-357-1058
Main Office: 501 Commerce Street, Nashville, Tennessee 37203 | 615-622-0000

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Educational Background

Washington University, Olin Business School
MBA (Hons), Business Administration

University of Missouri-Columbia
BS, Civil Engineering

Business Experience

A. G. Edwards
Research Analyst

Nooter/Eriksen and Nooter Fabricators (CIG Group)
Sales and Business Development

Chartered Financial Analyst (CFA). See footnote for details.

Disciplinary Information

Nothing to report.

Other Business Activities

Your advisor is a registered representative of AllianceBernstein Investments ("ABI"). ABI is an SEC-registered broker-dealer and FINRA member. ABI is an affiliate of AB and primarily serves as an underwriter and distributor of the AB family of mutual funds.

Additional Compensation

Nothing to report.

Supervision

Supervisor: Vinay Thapar, SVP/Co-CIO, US Growth Equities (telephone number 212-969-2447)

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Brochure Supplement: Vinay Thapar

March 2025

AllianceBernstein L.P., 66 Hudson Boulevard E, New York, NY 10001 | 212-969-2447

Main Office: 501 Commerce Street, Nashville, Tennessee 37203 | 615-622-0000

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Educational Background

New York University

BA, Biology

Business Experience

American Century Investments

Research Analyst

Bear Stearns

Research Analyst

Chartered Financial Analyst (CFA). See footnote for details.

Disciplinary Information

Nothing to report.

Other Business Activities

Nothing to report.

Additional Compensation

Nothing to report.

Supervision

Supervisor: Nelson Yu, SVP/Head of Equities (telephone number 212-823-2808)

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US Small & SMID Cap Value Investment Team

March 28 2025

Brochure Supplement: James Macgregor

March 2025

AllianceBernstein L.P., 66 Hudson Boulevard E, New York, NY 10001 | 212-823-2777

Main Office: 501 Commerce Street, Nashville, Tennessee 37203 | 615-622-0000

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Educational Background

University of Chicago
MBA, Business Administration

London School of Economics, England
MSc, Economics

McGill University, Quebec
BA, Economics

Business Experience

Morgan Stanley
Research Analyst

Xavier Mission
Board Member, Volunteer

Chartered Financial Analyst (CFA). See footnote for details.

Disciplinary Information

Nothing to report.

Other Business Activities

Your advisor is a registered representative of Sanford C. Bernstein & Co., LLC ("SCB"). SCB is an SEC-registered broker-dealer and FINRA member. SCB is an affiliate of AB and provides trade execution, clearance and custody services for the advisory clients of AB Bernstein, Private Wealth Management.

Additional Compensation

Nothing to report.

Supervision

Supervisor: Nelson Yu, SVP/Head of Equities (telephone number 212-823-2808)

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Brochure Supplement: Erik Turenchalk

March 2025

AllianceBernstein L.P., 66 Hudson Boulevard E, New York, NY 10001 | 212-823-2656
Main Office: 501 Commerce Street, Nashville, Tennessee 37203 | 615-622-0000

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Educational Background

University of Connecticut
BS, Business Administration

Business Experience

Pratt & Whitney, (United Technologies)
Business Analyst

Chartered Financial Analyst (CFA). See footnote for details.

Disciplinary Information

Nothing to report.

Other Business Activities

Nothing to report.

Additional Compensation

Nothing to report.

Supervision

Supervisor: James MacGregor, SVP/CIO, Small and Mid Cap Value Equities (telephone number 212-823-2777)

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