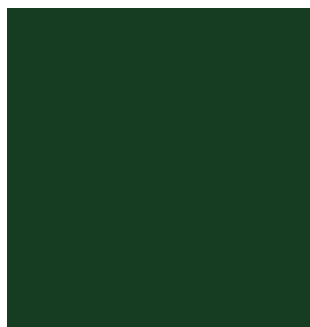




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Based in Toronto, Martin Schwerdtfeger joined the Economics department at TD Bank Financial Group in March 2010. Prior to joining TD Bank Financial Group, Martin worked with IHS Global Insight doing macroeconomic forecasts and analysis for Latin American economies. He holds a B.Sc. degree in Economics from the University of Buenos Aires and an M.A. degree in Economics from Duke University.

As a senior economist, Martin's chief responsibilities include analyzing and forecasting the global economy. Martin also contributes regularly to a wide variety of TD publications and provides frequent economic commentary to the media.