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Martijn de Groot is Principal partner at Zanders, an independent consultancy firm in treasury, risk and finance, with offices in Europe, Asia and the United States and head office in The Netherlands. With a quantitative background, Martijn has a track record of over 20 years in the financial industry in developing and validating risk management solutions, combining expertise on financial regulation, market practice, advanced modelling skills with a clear vision on risk strategy. He has advised and supported financial institutions on modelling risks, hedge strategies, asset and liability management, treasury management, prudential regulation, and risk governance. At Zanders, Martijn is specifically responsible for credit risk and data analytics, with focus on delivering solutions that are compliant, pragmatic and fit for purpose. He holds a Master of Science in Financial Econometrics from the Erasmus University Rotterdam.

Gerard C. M. van Breukelen, CIPM is a senior performance analyst and director at Robeco, an asset management company with main office in the Netherlands. He has over 30 years of experience in performance measurement and published in 2000 the article "Fixed-Income Attribution", in 2015 the article "Multi-Period Performance Attribution: Framework for an Allocation Effect Taking Active Weight Drift into Account" and in 2019 "Active Managers without Complete Discretion: A case study using Extensions of various Attribution Models" in The Journal of Performance Measurement. He holds a Master's degree in Mathematics from the University Utrecht and in Investment Management from VU-University of Amsterdam. Furthermore he is curriculum reviewer (CIPM) for the CFA and a member of the advisory board of *The Journal of Performance Measurement*.

David D. Spaulding, DPS, CIPM has been a thought leader in our industry for more than 30 years and has an in-depth experience with every major asset class and just about any circumstance. He is arguably the #1 authority on performance measurement. Dave has over 40 years' experience in management and technology, including over 30 years in the financial sector. He has conducted training classes for our clients, the CFA Institute, as well as local societies for 25 years. He has written four books and been co-author and/or editor of five more. He has also written numerous articles for various industry publications. Dave has served on a variety of industry committees and working groups. He earned a BA in Mathematics from Temple University, an MS in Systems Management from the University of Southern California an MBA in Finance from the University of Baltimore, and a doctorate in Finance and International Economics from Pace University.