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Solange Bernstein graduated from the Universidad de Santiago de Chile as an Economist and has a Master degree in Economics from ILADES/Georgetown University. She completed her Ph.D. in Economics at Boston University. She worked in the Studies Division at de Superintendencia of Pension Funds in Chile between 1994 and 1997 and was head of this division from 2003 until February 2006. After completing her PhD she worked as a Senior Economist in the Central Bank of Chile and has been a consultant for the World Bank in pension matters. Mrs. Bernstein has been involved in pension issues for 12 years and has written articles related to pensions in a broad set of topics: investment of pension funds, competition on the pension fund industry and coverage of the contributory pension system in Chile. She is currently Superintendent of Pension Fund Administrators in Chile and teaches Public Finance and Industrial Organization in the University of Chile.