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David Howarth is senior vice president, operations for PFSL Investments Canada Ltd. – one of Canada's largest mutual fund dealers and part of the Primerica Financial Services Canada group of companies. David spent the first part of his career with Ernst & Young, auditing companies in a wide variety of industries. He joined Primerica in 2000 and has been responsible for the company's Canadian securities operations since 2002. David has participated on a number of regulatory, IFIC and Fundserv Inc. committees over the past nine years, providing expertise and insight from an operations and compliance perspective.