speaker bios

TYRONE ALLEN, PLAYER ATHLETES FOUNDATION MANAGER, NFLPA

Tyrone Allen is the Professional Athletes Foundation Manager. Tyrone oversees the day to day operations of the Player Assistance Trust Fund and the charity aspect of the Professional Athletes Foundation including the Chapter Scholarship program.

Tyrone came to the NFLPA from the National Crime Prevention Organization. He brought seven years of experience from the clinical/social services sector. A significant portion of his experience includes linking, monitoring and coordinating services for families and individuals that include, but are not limited to financial, emotional, and educational assistance. Tyrone holds a B.A. degree from Temple University and a Master's degree from Saint Joseph's University.

RICHARD A. BERTHELSEN, GENERAL COUNSEL, NFLPA

Richard Berthelsen was hired as full time legal counsel and principal assistant to the NFLPA Executive Director in May of 1972; and appointed NFLPA General Counsel in 1983. As General Counsel has been a direct participant in negotiation and drafting of NFL collective bargaining agreements/extensions since 1977. Richard was recently selected as one of the 500 leading lawyers in America, by Lawdragon.

Richard is the Director of NFLPA Legal Department and currently supervises a nine-person legal staff. He has represented the NFLPA and individual players in over 300 grievance arbitrations; served as Counsel for the NFLPA in NLRB proceedings including the 42-day hearing in 1975 concerning 17 unfair labor practice charges against NFL clubs, five discrimination cases filed by union officers, and other cases arising out of 1982 and 1987 player strikes.

He is the principal NFLPA advisor to players and agents for individual contract negotiations with NFL clubs; negotiates and drafts player group licensing agreements and special events contracts; established the NFLPA Workers Compensation Panel of Attorneys in NFL team cities; the Architect of NFLPA Agent Regulation System; served has the Negotiator of Collective Bargaining Agreement for International Association of Track and Field Professionals, 1976; and is currently the principal legal advisor to the NFL Coaches Association. Richard also served as labor counsel and chief negotiator of collective bargaining agreements for MISL players and General Counsel to the USFL Players Association.

Prior to working with the NFLPA, Richard was a Practicing Attorney for Murphy, Huiskamp, Stolper, Brewster & Desmond in Madison, Wisconsin.

He received his BS in English and earned his Juris Doctorate from the University of Wisconsin.

ROSEVELT COLVIN, TWO-TIME SUPER BOWL CHAMPION

Rosevelt Colvin, III is an American football linebacker who is currently a free agent. He was originally drafted by the Chicago Bears in the fourth round of the 1999 NFL Draft. He played college football at Purdue. Colvin won two Super Bowl rings after signing with the New England Patriots as a free agent in 2003.

Colvin attended Broad Ripple High School in Indianapolis. As a senior, in American football, he was a first-team All-State pick, an All Marion County Player, an All-Metro player and the Indianapolis News Defensive Player of the Year after having a school-record 219 tackles (126 solo tackles, 93 assisted tackles). As a junior, in football, he had been a second-team All-State pick. He also was an excellent basketball player, averaging 14.4 points and 15 rebounds per game as a senior. Although rough going at first, Colvin eventually became known as a two sport star. Also an excellent student, he was a member of the National Honor Society, an Honor Roll member for three years, and graduated in the top nine percent of his class. Colvin's letterman jacket while in high school read "Future actions speak louder than words."

Colvin was drafted by the Chicago Bears in the fourth round of the 1999 NFL Draft. After playing for the Bears, Colvin was signed by the New England Patriots in 2003. Early in his first season with New England, Colvin suffered a shattered socket in his right hip. It took Colvin a year to recover, while the Patriots won back-to-back Super Bowls. Colvin did not start again until 2005, and in 2006, he was a full-time starter at outside linebacker for the Patriots.

ELLEN CROWLEY, VICE PRESIDENT, CAPTRUST FINANCIAL ADVISORS

Ellen joined CAPTRUST Financial Advisors in 2007 with over 20 years of experience within the financial services industry. Ellen's focus is on providing comprehensive advice to professional athletes, high net worth individuals, and affluent families. Along with those responsibilities, Ellen also oversees the development and management of Financial Planning, Retail Account Management, Trust, Insurance, Estate Planning, and other wealth management services available to CAPTRUST clientele. Ellen received her Accounting and Finance Degrees from Saint Mary's College, Notre Dame and her MBA from Notre Dame.

CAPTRUST Financial Advisors is an independent advisory firm and has been providing advisory services for over 19 years to clients representing $22 billion in assets. CAPTRUST'S professional athlete division provides comprehensive investment advisory services for over 85 current and retired athletes from the NBA, NFL, NHL, MLB, and NASCAR.

HADLEY ENGELHARD, PRESIDENT/CEO, ENTER-SPORTS MANAGEMENT

Hadely Engelhard is the President/CEO of Enter-Sports Management in Atlanta, GA. He has been an NFLPA agent for since 1991. He is on the Board of Advisors at St. Thomas School of Law, as well as a member of the Sports Lawyers Association. He is a frequent speaker at law schools in the southeast. In the last 7 years, he has represented five first round draft picks, including Leodis McKelvin, 2008; Reggie Nelson, 2007; and John McCargo, 2006.

CHARLES "TANK" HARRIS, PRINCIPAL/PRESIDENT OF SPORTS SPORTS & ENTERTAINMENT FINANCIAL GROUP, LLC

Charles "Tank" Harris, a Philadelphia, Pennsylvania native, attended Temple University where he was also a member of the football team. He received a BBA in Finance from Temple's Fox School of Business and Management in December 1995.

Upon graduation Charles took a job with Ford Motor Credit Company as a customer service representative. Shortly after his employment began, Charles was promoted to Quality Control Supervisor. Even with the success that Charles was experiencing at FMCC, he found himself restless and began pursuing a Master's Degree in Taxation at Temple University.

It was during his graduate studies, that his former teammate and close friend Tre' Johnson asked for his assistance safeguarding his NFL earnings. Charles promptly curtailed his studies and sought employment with then Smith Barney. Charles was accepted into Smith Barney's training program in the Fall of 1997 and after gaining various licenses and accreditations, began working as a Registered Representative in March of 1998.

Charles quickly rose to the top of his training class in both assets under management and gross revenue. He also began to catch the attention of competing brokerage houses and decided in early 2000 to leave Smith Barney and join then PaineWebber.

It was during his employ at PaineWebber that Charles began to feel the need to work in a more athlete focused setting. Realizing that there were few options for athletes that desired to hire an advisor who could provide advice without the influence of fees or commissions from products, Charles formed Athletic Business Management, Inc (ABM).

ABM was formed to serve as an athlete's CFO. ABM served as a layer of protection between the athlete and the myriad of financial vendors they encounter on a daily basis. Furthermore, ABM aided the athlete in pursuing various business opportunities that could serve as a springboard into a second career.

In the Fall of 2005, ABM merged with Philadelphia based Gee Financial Group, LLC. Gee Financial was a business management practice dedicated to aiding entertainers in their various financial endeavors. The merger created the Sports & Entertainment Financial Group, LLC or SEFG.

Today, SEFG serves as the premier business management and financial oversight firm to many of today's top entertainment and athletic superstars. Charles along with partner Shawn Gee are planning to open SEFG offices in Atlanta and Los Angeles in 2008.

JEFF HAWKINS, ASSISTANT ATHLETIC DIRECTOR
DIRECTOR OF FOOTBALL OPERATIONS, UNIVERSITY OF OREGON DUCKS

Jeff Hawkins is entering his eighth season as the director of football operations at the University of Oregon. Hawkins, 54, served in a similar position under head coach Mike Bellotti at Chico State from 1985 - 87. He also has stints as an assistant coach and recruiting coordinator at Dartmouth (1987 - 91) and Tulane (1992 - 95).

Originally from Pembroke, Mass., Hawkins spent three years in the U.S. Army following his 1972 graduation from Silver Lake High School where his teammates included current Ivy League head coaches Buddy Teevens (Dartmouth) and Tim Murphy (Harvard). After completing his tour of duty and receiving an honorable discharge, Hawkins attended Bridgewater State College, where he started all four years on the defensive line and was named co-captain his senior year.

After earning his bachelors degree in physical education from Bridgewater State, he spent five years in the front office of the New England Patriots before joining Bellotti at Chico State.

Prior to coming to Oregon, Hawkins lived in New Orleans for 10 years where he worked at Tulane University and later served as director of special projects for the Sugar Bowl (1996 - 01). Hawkins also served a four-year term as vice president of development for Louisiana Special Olympics (1995 - 99) while regularly working game day assignments with Tulane and the New Orleans Saints.
Jeff and his wife Amy live in Eugene with their daughter Gabrielle (8-4-03).

DR. KENNISE HERRING, PH.D.

Kennise Herring, Ph.D., is a Licensed Psychologist based in Chicago, Illinois. Trained as a Clinical Psychologist, Dr. Herring has expertise in the areas of substance use disorders and affective disorders/depression, and maintains an office-based clinical practice. She previously held an appointment as Assistant Professor of Psychology at Roosevelt University and is now a senior member of the clinical staff providing substance abuse evaluation and case management services to professional athletes participating in the National Football League/National Football League Players Association Program for Substances of Abuse.

Dr. Herring's interest in human behavior is not restricted by disciplinary boundaries and she has been recognized by sociologists and social workers for her thoughtful consideration of the broader psycho-social context in which all behavioral matters occur. She has long-standing interests in the ways that people psychologically respond to social constructs about ethnicity, class and gender; in the ways people psychologically respond to money matters and related hierarchical/class matters; and in the ways that people psychologically grapple with matters of diversity and difference.

Dr. Herring earned a Bachelor's degree in Psychology from Hampton Institute, Master of Arts degree in Social Sciences from the University of Chicago, and the Doctor of Philosophy degree in Clinical Psychology from Northwestern University. She is the co-author of the book <u>What the Blues is All About: Black Women Overcoming Stress and Depression</u>. Dr. Herring is married and, with the support of her husband, strives to survive her children's adolescence.

RICK KAGAWA, CFP®, CLU®, CHFC®, LUTCF
CAPITAL RESOURCES AND INSURANCE, INC.

Rick Kagawa has been a financial services professional for over twenty years. During that time he has had one consistent mission - to improve his clients' lives. Whether it's helping families save and plan for children's college education, creating estate plans that will help senior adults leave a legacy, or advising individuals on building secure financial futures, Rick's focus is on helping clients identify what they want and find the means to get there.

Having joined his father's insurance agency at age 35, Rick soon became a General Agent and Securities Manager. In 1990, he became a financial planner and went on to acquire a broad range of knowledge and credentials. He now provides holistic, professional financial planning services, including investment management, retirement planning, estate planning, business retirement plans, risk management and insurance planning.

Rick has a B.S. from California State University at Long Beach and, after completing a rigorous course of study and examination through the American College in Bryn Mawr, Pennsylvania, earned the right to use the CFP® marks of distinction (conferred by the CFP Board of Standards). He is a member of the Financial Planning Association, the largest organization of professionals dedicated to championing the financial planning process, and is active in the Orange County chapter. In addition, he is one of a select few who have earned Approved Financial Advisor status with the NFL Players Association. Rick is also a listed advisor of the Sudden Money Institute®, an organization dedicated to helping people deal with the life changes - and the money - that can accompany transitions such as inheritance, divorce, settlement, lottery win, etc.

A volunteer with local, regional and national Boy Scouts of America, Rick enjoys hunting, fly fishing, guitar collecting and restoring old cars. Drag racing, as both owner and driver, as a member of the National Hot Rod Association is also a passion. But spending quality time with his wife and children is paramount.

MARK LEVIN, DIRECTOR OF SALARY CAP AND AGENT ADMINISTRATION
NFL PLAYERS ASSOCIATION

Mark Levin is responsible for administering the Agent Certification program and overseeing Salary Cap compliance by all NFL teams. Mark communicates often with agents, players and the NFL Management Council on rules of the CBA and NFL Salary Cap. Considered a prominent numbers cruncher, Mark is quite instrumental in assisting agents and players in negotiating player contracts and determining the player's fair market value. In addition, he advises agents on contract structure, salary deferrals and contract language.

As a spokesperson for the NFL Players Association, Mark has presented at the leading law schools and college football programs about the business-side of the NFL and the agent selection process.

Mark has worked with the NFLPA for over 18 years; however he took a brief hiatus from 2000 - 2002 to serve as the Chief Contract Negotiator and Salary Cap Manager for the Washington Redskins.

DR. ALICIA MCCAREINS, PRESIDENT
RESEARCH, EVALUATION & CONSULTING ASSOCIATES

Dr. McCareins currently serves as President of Research, Evaluation, & Consulting Associates (RECA), a consulting firm that employs organization development techniques to address numerous issues commonly faced by top decision-makers in various markets and industries, fine-tuning the firms' current performance, increasing their effectiveness and competitiveness, and yielding gains in their net operating income. Passionate about the value of theory and research to the resolution of social problems, she previously used dual degrees (Ph.D. in psychology and J.D. in law) over the past 25 years as a college professor and consultant to schools districts, boards of education, colleges, universities, and state and federally-funded projects. Her teaching, consulting, and research interests include gender equity in education and the workforce, school improvement, creation of the ethical organization, and the application of social psychology principles to law. Dr. McCareins has received numerous academic honors, authored several scholarly articles focused on academic as well as private and public sector issues, and serves civic, professional, and academic organizations in various capacities.

JOHN MCCAREINS, MANAGING DIRECTOR, CHIEF MARKETING OFFICER, MCDONNELL INVESTMENT MANAGEMENT, LLC

Mr. McCareins is Executive Managing Director and Chief Marketing Officer for McDonnell Investment Management, LLC, an Oak Brook, Illinois firm with approximately $12 billion under management. He has over thirty-five years of investment industry experience. Mr. McCareins is responsible for the development and implementation of sales and marketing strategies for the Company's separate account clients that include pension funds, insurance companies, endowments, foundations and high net worth individuals. From 1988 to October 2001, Mr. McCareins served as Senior Vice President and Director of Marketing at Van Kampen Management Inc. and was responsible for marketing and client relations for Van Kampen's Separate Account Management group. Prior to his career at Van Kampen Management Inc., he was the Regional Investment Sales Manager for CNA Insurance in Chicago. Also, Mr. McCareins spent five years with one of the nation's largest multi-employer benefits funds where he was responsible for several operating areas as a Group Director. Mr. McCareins earned his B.S. degree in Economics from Carroll College in Wisconsin, and an M.B.A. from DePaul University in Chicago. Mr. McCareins is a Certified Pension Consultant with the American Society of Pension Actuaries and a member of the International Foundation of Employee Benefit Plans.

DIANE MILLER, MERRILL LYNCH

Diane is a Financial Advisor, who helps her clients with financial planning, budgeting, investments, insurance and risk management. She has been a Registered Player Financial Advisor since 2003. Her clients include active and retired football players and coaches from 10 NFL teams.

To better understand the unique needs of the athlete client and his family, she spent 2 years interviewing retired players, coaches, player development personnel and NFL/NFLPA directors prior to helping her first NFL client.

Diane was invited by Player Development Directors to present to 8 rookie classes over the past 3 years. She was recently interviewed by A.M. Best Company for their cover story in "Best Review."

Prior to joining Merrill Lynch, Diane had an extensive career in health care management and public health. She is also a Registered Nurse and has developed and implemented programs throughout the country focusing on high risk youth, gangs, the mentally ill and the homeless.

"I am fortunate to have several mentors who have given their time and wisdom to help me understand the NFL client. I am especially thankful to O.J. Brigance who recently received the Ed Block Courage Award for his efforts in fighting ALS (Lou Gehrigs Diseases)." www.alscenter.org.

BRIAN MITCHELL, CO-HOST, THE JOHN THOMPSON SHOW

Brian Mitchell is a former American football player who played running back for the Washington Redskins (1990-1999), and later the Philadelphia Eagles (2000-2002) and New York Giants (2003).

He was well known as a kick returner, and is the NFL's second all time leader in total yardage (23,330), thanks in large part to his 14,014 yards from kickoff returns and his 4,999 punt return yards. Both are NFL records. He also rushed for 1,967 yards on 388 carries (avg. 5.1 rushing yards), caught 255 passes for 2,336 yards, recovered 20 fumbles for 14 return yards, and scored 29 touchdowns (4 kickoff returns, 9 punt returns, 12 rushing, 4 receiving). His 13 special teams touchdowns are also an NFL record. His 9 punt return touchdowns are 2nd behind Eric Metcalf (10). He is also one of only four players to record four seasons of over 2,000 total yards, (the others being Marshall Faulk, Dante Hall and Tiki Barber) and missed out on a fifth by only five yards.

He played college football at the University of Southwestern Louisiana (now the University of Louisiana at Lafayette), where he played quarterback, and was drafted by Washington in the fifth round of the 1990 NFL draft for special teams.

In just his second season with the Redskins, Mitchell led the NFL in punt return yards (600) and punt return touchdowns (2), assisting his team to a championship appearance in Super Bowl XXVI, where Washington defeated the Buffalo Bills 37-24. Mitchell continued to play for the Redskins until 1999, leading the NFL in punt return average (14.1) and touchdowns (2) in 1994, and making a pro bowl selection in 1995. In 2000, he joined the Eagles and played for them until 2002. After spending the 2003 season with New York, he was released by the Giants before the 2004 season. He then re-signed to a one day contract for the Washington Redskins, thus ending his stellar NFL career.

Since retiring, Mitchell has been a TV and radio host and analyst for a variety of outlets. On TV, he is currently the NFL analyst for WUSA-TV in Washington, where he co-hosts the station's Sunday night wrap-up program entitled "Sports Plus". Previously, Brian was a co-host of *Redskins Post Game Live* on Comcast SportsNet in Washington, DC. On radio, Brian was the host of *The Brian Mitchell* show on WTEM, located in Rockville, Maryland, until the show ended on April 27, 2007 because of program lineup changes. He moved to *The John Thompson Show* as co-host.

STEVE PIASCIK, PRESIDENT, PIASCIK ADVISORS, INC.

Steve Piascik is President and founder of Piascik & Associates, a premier personalized tax and financial planning CPA firm in Richmond, Virginia. His background and experience in such key areas as international, state and local tax issues allow him to work effectively with a wide range of clients from start-ups to Fortune 500 and international companies.

As a specialist in complex accounting, tax consulting and tax compliance issues, he is responsible for his firm's client relationships, providing expert tax advice on high-level technical issues, IRS engagements and all areas of management of the firm.

Prior to founding his company P.C., Piascik was Senior Tax Manager in the Richmond office of KPMG LLP, one of the "Big Four" international accounting firms. He managed the firm's Central Virginia tax practice for high technology and emerging growth companies. Over the course of his17-year career, Steve has managed tax issues and consulted for several hundred clients including publicly-traded and international companies, medical practices, high-net worth individuals, real estate companies, retail, automotive, professional athletes, financial institutions and international companies. His current client list spans seven countries and four continents. Some of Steve's memberships include: Greater Richmond Technology Council, Richmond World Affairs Council, and Virginia Technology Alliance. He holds a BS in Business Administration/ Accounting from Bloomsburg University and a Masters in Taxation from Virginia Commonwealth University.

COURTNEY PULLEN, PRESIDENT, PULLEN CONSULTING GROUP

Courtney Pullen is the President of the Pullen Consulting Group, a Denver Colorado based firm that specializes in management consulting, business coaching, family wealth counseling, leadership development, communication workshops, team building and strategic planning.

He received his graduate degree in Psychology from the University of Northern Colorado in 1983. He is a Clinical Associate at the School of Professional Psychology at the University of Denver and has been an Adjunct Professor at the University of Colorado at Denver. Pullen has frequently lectured, conducted numerous workshops and been published in the areas of individual and organization change. He is also a Contributing Editor to the *Journal of Financial Planning* and a member of the advisory board for *The Sudden Money Institute* and is a trained facilitator in the *Seven Stages of Money Maturity*. He is also a graduate of the Newfield Coaching program.

His primary focus is as a consultant to financial advisors and their firms. He has spoken at regional NAPFA conferences, regional and national FPA conferences as well as conducted advanced training for financial planners. He has extensive experience in small and large group facilitation covering the continuum from corporations to families in conflict.

OCTAVIUS (TED) REID, III, SENIOR VICE PRESIDENT, MORGAN STANLEY

Octavius T. (Ted) Reid, III is a Senior Vice President and Wealth Advisor with Morgan Stanley. He manages a diverse range of client financial portfolios on a daily basis, including individual, institutional and pension and profit sharing plans.

Mr. Reid received his Bachelor of Arts in Economics from Rutgers University, specializing in Finance and Accounting. He began his career with Morgan Stanley in 1986. Ted has also earned his Certified Investment Management Analyst Certification granted by the Investment Management Consultants Association, through the Wharton School.

Mr. Reid has developed a special area of focus, working with clients in the sports and entertainment industry. He has been quoted and featured in several prominent newspapers and magazines, including Billboard, New Jersey Business, and USA Today, where he was referred to as "Broker to the stars, athletes and their lawyers". He has appeared on several television and radio talk shows, including CNBC and CNN. He is a Governor of the National Academy of Recording Arts and Sciences, serves on the Board of the Rhythm and Blues Foundation, and is a lifetime active member of Omega Psi Phi Fraternity, Inc. In 2002 he was inducted into the Black Entertainment and Sports Lawyers Association's Hall of Fame.

Mr. Reid has appeared as a guest speaker before the Black Entertainment and Sports Lawyers Association, The International Association of Motion Picture and Television Producers, the National Association of Black Accountants (NABA), National Basketball Association, the National Football League Players Association (where is he is a Registered Player Financial Advisor) and the University of Pennsylvania's Wharton School of Business.

Morgan Stanley is a global securities firm that provides a full range of financial products and services to individual and institutional clients.

MARIE SWIFT, PRINCIPAL, IMPACT SOLUTIONS

Marie Swift is Principal of Impact Communications, a full-service marketing communications firm serving a select group of independent financial advisors and allied institutions.

Impact Communications has two service lines - one for independent advisors and one for the institutions that support them.

Institutions such as Securities America, the Garrett Planning Network, Kinder Institute of Life Planning, Sudden Money Institute, Merit Retirement Advantage and Schwab Institutional have partnered with Impact to create new and innovative programs for their representatives and affiliated advisors. Her firm currently represents industry influentials such as George Kinder, Sheryl Garrett, Susan Bradley and Norman Boone.

In 2008, the firm will unveil its Media Mastery Program, a virtual training and coaching service for groups of like-minded advisors. In 2009, Impact hopes to offer live Media Mastery and Presentation Power boot camps via multi-city tours in partnership with a corporate sponsor (TBD). Advisors who are interested in establishing a private client relationship are encouraged to visit the Web site for details on the firm's comprehensive marketing and PR service line and to call early in case there is a waiting list to become a client - something that is not unusual for Marie and her firm.

Previous client engagements include work with best selling author Lee Eisenberg and publishing company Free Press, consulting and positioning strategy for budding speakers such as Ed Jacobson (creator of the Appreciative Financial Planning process), David Drucker (practice management guru and author of several books), and Susan Turnbull (creator of ethical will workbook The Wealth of Your Life), and a multi-year national publicity push for TAMP-alternative FocusPoint Solutions.

A popular speaker at industry events, including multiple appearances at FPA national and regional events, NAPFA and the NFL Players Association (Financial Advisor Program), Swift is the co-author of <u>Just Give Me the Answer$: Expert Advisors Address Your Most Pressing Financial Questions</u> (Dearborn 2004). She contributed the marketing chapter to <u>Garrett's Guide to Financial Planning</u> (National Underwriter Company, 2002 and 2007).

A columnist for *Morningstar Advisor, Wealth Manager, Research* and *Financial Planning* magazines, industry expert David Drucker calls her a "PR consultant extraordinaire" and featured her firm in "Raising Perceptions," an article published by *Research* magazine about the benefits of public relations and credibility marketing.

Hailed as "a Marketing Guru" by the editors at *Investment Advisor* magazine, she's been working with advisors and allied institutions, helping them make better marketing communications and business decisions since 1988. After observing her work for many years, Bob Veres, publisher of *Inside Information*, has said that Marie "is perhaps one of the best PR consultants in the business today."

MIKI YARAS-DAVIS, DIRECTOR OF BENEFITS, NFLPA

Miki Yaras-Davis is the Director of Benefits for the National Football League Players Association, the sole and exclusive bargaining representative of past, present and future players in the National Football League.

As Director of Benefits, Ms. Yaras-Davis is responsible for the negotiation, implementation and oversight of pension, insurance, disability and other ancillary benefit programs for over twelve thousand active and retired professional football players. She oversees a three-quarter billion dollar defined benefit pension plan, the Bert Bell/Pete Rozelle NFL Players Retirement Plan, and was instrumental in enhancing both pension and disability benefits in 1993 negotiations of the Collective Bargaining Agreement. She assisted in the design, implementation and marketing of the new NFL Players Second Career Savings Plan. This 401K Plan has assets of over 300 million dollars.

In subsequent CBA extensions, she assisted in the implementation of the Player Annuity Program, a captive insurance company solely owned by NFL Players and unique in professional Sports. She serves as the President of the NFL Players Annuity Company. She also initiated a program with Lloyd's of London for career-ending injury insurance.

Ms. Yaras-Davis is a twenty five year veteran of the NFL Players Association. She is a spokeswoman before print, television and radio media with appearances on *ABC's 20/20, Nightline* and *CBS Sports* concerning player disabilities and benefits.

JEFF ZITRON, ESQ., PARTNER, MENDEN, FRIEMAN & ZITRON, LLP

Jeffrey M. Zitron, partner of the firm, received his Juris Doctor from Emory University School of Law in 1986 and holds a Bachelor of Science in Economics from the Wharton School of Business and a Bachelor of Arts from the College of the University of Pennsylvania. Mr. Zitron is a member of the American Bar Association, the State Bar of Georgia and the Atlanta Bar Association, where he helped found the Estate Planning and Probate Section. He earned an "AV" rating from the Martindale-Hubbell Law Directory - the highest rating given, indicating that his professional colleagues rate his legal ability as "very high to preeminent." His peers also recently selected him as one of *Georgia Trend* Magazine's "Legal Elite" and one of Georgia's *Super Lawyers*. A member of the Atlanta Estate Planning Council, the Estate Planning Council of North Georgia and the Lawyers Club of Atlanta, Mr. Zitron has spoken as a guest lecturer at Emory University, the Georgia Bar Association, the Georgia Society of CPAs, and the National Business Institute, among others.