



John Hare, AIF®

John Hare is Regional Managing Director for Fiduciary Plan Governance, LLC and is a founding partner of Flautt Hare Davis LLC Retirement Consultants in Brentwood, Tennessee. He has handled retirement plan assessment, implementation, administration and communication for over 23 years. He has significant experience working with 403(b) and 401(k) plans for both large and small organizations with particular emphasis in the healthcare, education and manufacturing markets. Through his PRUDENT PROCESS™ discipline, he has focused on helping companies understand and improve their fiduciary responsibilities and procedures. He has worked extensively with organizations with multi-vendor plans.

John has earned a BBA in Management Information Systems from Georgia Southern University, a Certificate of Financial Planning from Belmont University and is an Accredited Investment Fiduciary, AIF®.

John and his wife Shawn live in Brentwood, Tennessee. They have seven children ranging from college age to 13 year old twins. John's interests include music, old cars and fly fishing. He is involved in his local church and community service activities. He spends most of his time supporting his children's interests in athletics, music and competitive Irish dance.





FIDUCIARY PLAN GOVERNANCE, LLC™

Charles G. Humphrey, Esq.

Employee Benefits & ERISA Counsel for FPG

Chuck Humphrey is Employee Benefits & ERISA Counsel of Fiduciary Plan Governance, LLC. He has concentrated his practice in the area of ERISA and employee-benefits law for over thirty-five years, assisting corporate and tax-exempt employers with their benefit-plan obligations and financial institutions with their retirement-plan product offerings.

He is an original member of the IRS Northeast Pension Liaison Committee; a vice chair of the American Bar Association (ABA) Subcommittee on Multiple Employer, Professional Employer Organizations, and Controlled and Affiliated Service Groups; and a member of the Fiduciary Responsibility/ Plan Investments Subcommittee of the ABA. He is also a member of the New England Employee Benefits Council, where he is on the planning committees for the NEEBC's two major annual events, the Benefits Fair and Trade Show and the Washington Update. He is a former member the IRS National Determination Letter Committee.

Mr. Humphrey speaks and writes frequently on topics related to employee-benefit plans. In May his new book, *A Guide to ERISA Fiduciary Responsibilities - For Advisors and Sponsors of 401(k), 403(b) and Profit Sharing Plans* will be published. He holds an undergraduate degree in history from the University of Michigan and a law degree from the University of Buffalo Law School. He is admitted to practice in New York and Washington, DC.

“The first rule for fiduciaries is to put their interests last.”

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Dr. Susan Mangiero

Dr. Susan Mangiero is a CFA charterholder, certified Financial Risk Manager and Accredited Investment Fiduciary Analyst™. She offers independent risk management and valuation consulting and training for institutional investor, asset managers, banks and their attorneys and regulators. She has provided testimony before the ERISA Advisory Council, the OECD and the International Organization of Pension Supervisors. Dr. Mangiero has served as an expert witness as well as offering behind-the-scenes forensic analysis, calculation of damages and rebuttal report commentary. She has over twenty years of experience in capital markets, global treasury, asset-liability management, portfolio management, economic and investment analysis, derivatives, financial risk control and valuation, including work on trading desks for several global banks, in the areas of fixed income, foreign exchange, interest rate and currency swaps, futures and options.

Dr. Mangiero has provided advice about risk management for a wide variety of consulting clients and employers including General Electric, PriceWaterhouseCoopers, Mesirow Financial, Bankers Trust, Bank of America, Chilean pension supervisory, World Bank, Pension Benefit Guaranty Corporation, RiskMetrics, U.S. Department of Labor, Northern Trust Company and the U.S. Securities and Exchange Commission. Dr. Mangiero is the author of *Risk Management for Pensions, Endowments and Foundations* (John Wiley & Sons, 2005), a primer on risk and valuation issues, with an emphasis on fiduciary responsibility and best practices. Her articles have appeared in *Expert Alert* (American Bar Association, Section of Litigation), *Hedge Fund Review*, *Investment Lawyer*, *Valuation Strategies*, *RISK Magazine*, *Financial Services Review*, *Journal of Indexes*, *Family Foundation Advisor*, *Hedgeco.net*, *Expert Evidence Report*, *Bankers Magazine* and the *Journal of Compensation and Benefits*. Dr. Mangiero has written chapters for several books, including the *Litigation Services Handbook* and *The Handbook of Interest Rate Risk Management*.

