ABOUT THE AUTHORS

BRIAN W. BERGLUND, BRYAN CAVE LEIGHTON PAISNER LLP

Mr. Berglund is Of Counsel in the Denver, Colorado, office of Bryan Cave Leighton Paisner LLP, an international law firm. Mr. Berglund has spent his entire legal career with Bryan Cave, encompassing more than 40 years. He is a member of the firm's Employee Benefits and Executive Compensation Group and its Tax Advice and Controversy Group. He has primarily represented large employers with sophisticated plans and counseled clients on tax law (especially regarding Code Section 409A), ERISA, securities law, and other issues relating to the design and structure of most types of executive and employee benefit plans. These include appropriate structures for employment agreements, severance plans, stock option plans, nonqualified deferred compensation plans, qualified plans, cafeteria and fringe benefit, and other welfare benefit plans. Mr. Berglund is a fellow in the American College of Employee Benefits Counsel.

Mr. Berglund graduated magna cum laude and Phi Beta Kappa with a degree in mathematics from Carleton College in Minnesota and graduated Order of the Coif from the Washington University School of Law in St. Louis. He was an adjunct professor of law at the Washington University School of Law for five years, where he taught a course in the graduate tax program titled "Advanced Topics in Employee Benefits." He has served as president of the Employee Benefits Association of St. Louis, Missouri.

Mr. Berglund frequently lectures on executive and employee benefits and tax-related topics to various law and bar groups. He has spoken regularly at American Law Institute-American Bar Association (ALI-ABA) programs, other programs covering executive and employee benefits, and St. Louis and Missouri Bar Association sponsored events.

Mr. Berglund has written several articles, which have appeared in a number of ALI-ABA program materials, including the *Employment Law Journal, Corporate Law Counselor,* and *St. Louis Bar Association Journal*. His article titled, "Correcting 409A Violations to Minimize Deferred Compensation Taxes," appeared in the *St. Louis Bar Association Journal*, Winter 2009 edition.

Mr. Berglund can be reached at bwberglund@bclplaw.com.

LOUIS R. RICHEY, JD, EXECUTIVE AND EMPLOYEE COMPENSATION & BENEFITS CONSULTANT

Mr. Richey is currently an Independent executive and employee compensation and benefits consultant, including technology applications for marketing and documenting such programs located north of Atlanta, GA in Blairsville, GA. He retired in 2020 as a legacy senior vice president and in-house attorney with Infosys McCamish Systems LLC, located in Atlanta, Georgia. McCamish Systems is one of the nation's leading providers of outsourced administrative and other back-office support services for life insurance carriers and other major financial services organizations, such as banks and brokerage companies. Infosys is a leading global information technology and administration business process outsourcing company. Mr. Richey helped lead the McCamish Retirement Services Group. Mr. Richey was the legal and content expert for all of McCamish's executive, employee and qualified and nonqualified pension benefit web-based marketing, design and plan administration platforms for some 20 years.

Mr. Richey is widely known as an author and a financial and executive compensation and benefits products and services marketing innovator. He is also recognized as an experienced executive and employee benefits attorney and consultant, with special expertise on insurance-related techniques and Section 409A nonqualified deferred compensation plans and other retirement plans. He has over 35 years' experience in executive and employee benefits compensation consulting, planning and insurance for Fortune 1000 public, closely held and tax-exempt organizations, and their employees. Prior to his employment with

Infosys McCamish, Mr. Richey served as a senior marketing officer or senior technical executive & employee compensation consultant with the American Express Company, the General American Life Insurance Company, William M. Mercer, Magner Network, and several offices of the Management Compensation Group (MCG) and M Group.

Mr. Richey is a graduate of Wabash College in Crawfordsville, Indiana, a cum laude graduate of the McKinney Indiana University Law School in Indianapolis, He is a member of the Georgia and Federal Bar, and a retired member of the Indiana Bar. He is also a Georgia registered neutral for civil arbitration and mediation. He is currently a member of the BNA and the National Underwriter Editorial Advisory Boards. He is also a retired chairman of the Board of Visitors of the McKinney Indiana University Law School, Indianapolis. He has been named a Kentucky Colonel and an Arkansas Traveler in recognition of his educational contributions to the legal profession.

Mr. Richey continues to lecture widely on the impact and implications of Section 409A, executive and employee benefit topics, retirement planning, financial services marketing, insurance, and financial planning. Over his long career, he has lectured at major conferences and institutes, including the New York University Federal Tax Institute (2X), the Southwest Federal Tax Conference, the Notre Dame Estate Planning Institute (2X), the American Society of Actuaries Annual Conference, the LIMRA Advance Marketing Conference (5X), the IMRA/LOMA Conference, the NACD, and a host of other conferences and local meetings.

Mr. Richey's comments have appeared in *Business Week*, *The Wall Street Journal*, *Forbes Magazine*, and *Investor's Daily.* He has appeared on the *Financial News Network* for National Public Radio. He has authored or co-authored a number of books and BNA portfolios, and more than five hundred articles, audios, and videos on compensation and tax topics in publications like BNA's *Compensation Planning Journal and its Estate Planning Journal.*

Mr. Richey is widely known for authoring or co-authoring popular practice-oriented publications, including BNA Tax Management Portfolios #393, entitled *Executive Compensation, a Practical Guide; as well as* #386 5th, and #282 3rd, entitled, *Insurance-Related Compensation*. This last publication was cited in a U.S. Tax Court opinion. For ALM

NUCO, he published *The Advisor's Guide to Nonqualified Deferred Compensation*, 2014-5th Edition, *The Advisor's Guide to 401(k) Plans,* 2014-1st Edition, and *Retirement Plan Facts*, 2016 Edition, all originally available from the ALM National Underwriter Company. Mr. Richey is also a 15-year advisor and editor on the deferred compensation, retirement plan and executive compensations sections of the ALM NUCO *Tax Fact*. In the 1980s, the Internal Revenue Service (IRS) included one of his published articles in training materials for its own estate and gift tax agents and attorneys. Mr. Richey can be reached at **LouRichey@AOL.com**.

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