



ABOUT DEAN A. PACKARD

Dean Packard, a native of the Washington D.C. suburbs, is a Senior Vice President of Investments and the Qualified Plans Coordinator in the Washington D.C. office of Salomon Smith Barney. He is the editor of the Packard Retirement Letter, a quarterly newsletter that stresses conservative strategies for retirement investors. He also helped design the Salomon Smith Barney Asset Allocation Planner and the Retirement Planner software programs.

Mr. Packard speaks frequently to corporate groups and trade association memberships regarding the management of their retirement nest eggs, stock options, and the need for prudent estate planning.