**A. Paul Protos**

Paul is a Principal and Co-founder of ATR, Inc., an employee benefit plan consulting and administration firm. Prior to founding ATR in 1990, Paul was a Partner with Coopers & Lybrand serving as the National Practice Leader for Defined Contribution Services. Today, he also serves in a consulting role as Senior Vice President with Centurion LLC, an MMA Company, for Compliance, Plan Testing and Mergers & Acquisition support.

Currently, Paul is a member of the Reporting & Disclosure Subcommittee of the ASPPA Government Affairs Committee, a member of the Mid-Atlantic Pension Liaison Group of the Joint TE/GE Council, a member of the Steering Committee for the ASPPA Benefits Council of Greater Philadelphia, and a member of the Service Providers Group.

In addition to serving his client base at ATR, Paul consults with large companies regarding plan administration services, vendor selection, compliance remediation, and operational and administrative efficiency.

Some of Paul's publications are: "Human Resources: Systems are Key", The Consultant Forum; "Benefits - The Advantages of Emerging Technology", Personnel Journal; "Asset Management - The Capital Investment In People", The Consultant Forum; "Improving Defined-Contribution Plan Administration", Personnel; and Contributing Editor, “Pension Plan Fix-It Handbook”. Some of his presentations and panelist participation are: "401(k) Plans", annual national Enrolled Actuaries Meeting; "Savings Plan Administration as an Integrated Information Enterprise", National HRSP conference; and IRS Practitioner Panel, Joint TE/GE Council.

Paul holds an M.S. from the University of Virginia, in Mathematics, 1975, and a B.S. Tulane University, in Mathematics, 1973.