



MEMORANDUM

TO: Active Players and Vested Former Players

RE: Important Changes and Improvements in Disability Benefits

DATE: March 14, 2008

The National Football League Players Association and the National Football League are pleased to announce important changes and improvements in the disability benefits provided to former players under the Bert Bell/Pete Rozelle NFL Player Retirement Plan ("Plan"). Please read carefully the notice on the reverse side. All of these changes apply beginning April 1, 2008. Current plan provisions remain in effect for applications received through March 31, 2008, and that is the deadline for total and permanent disability applications that seek more than two months of retroactive benefits, as explained in the notice.

These changes are the result of a long and careful review of disability issues. We will continue to look for ways to improve the processing of applications.

Handwritten signature of Harold R. Henderson in cursive.

Harold Henderson
National Football League
Management Council

Handwritten signature of Eugene Upshaw in cursive.

Eugene Upshaw
National Football League
Players Association

Notice to Active Players and Vested Former Players

IMPORTANT CHANGES AND IMPROVEMENTS IN DISABILITY BENEFITS

Increased "Inactive" T&P Benefits: Beginning April 1, 2008, the minimum Inactive total and permanent ("T&P") disability benefit will, in general, be increased to \$40,000 per year (\$3,333 per month). This amount applies to players who receive Inactive T&P benefits, now or in the future, and for players who converted from Inactive T&P benefits to retirement benefits. In general, benefits are reduced by 25% for players who elect an Early Payment Benefit. In a few cases, this reduction may be less.

T&P Disability Payment Starting Date: Beginning with applications for T&P benefits that are received on or after April 1, 2008 which are approved, T&P disability payments will begin as of the first day of the month that is two months prior to the date the application is received. For example, if an application received April 15, 2008 is later approved, benefits will be paid effective February 1, 2008.

If the DICC or the Retirement Board finds that an application was delayed because of mental incapacity, it may award retroactive benefits for up to 36 months, but only if and to the extent that the mental incapacity caused the delay.

No other retroactive T&P benefits will be paid for applications received after March 31, 2008. If you believe you may qualify for more than two months of retroactive benefits under the present rules, you should apply for T&P benefits no later than March 31, 2008. For example, if you have not yet elected to receive retirement benefits and believe that you can demonstrate that you became unable to work prior to February 2008, or that Social Security found you unable to work prior to February 2008, you should apply for T&P benefits no later than March 31, 2008.

Extended Period to Apply for Line-of-Duty Disability Benefits: Beginning with applications received on or after April 1, 2008, the time to apply for LOD benefits will be extended. The new time to apply will be the greater of four years or the number of years equal to your number of Credited Seasons after you cease to be an active player. For example, a player with 10 Credited Seasons will be able to apply for LOD benefits at any time up to 10 years after he ceases to be an active player.

Recognition of Social Security Disability: Any player who is eligible for T&P benefits and who demonstrates that he is receiving Social Security disability benefits because he is unable to work will be deemed to satisfy the criteria of being totally and permanently disabled. For applications received prior to May 1, 2008, T&P benefits will be paid retroactively to the later of (1) April 1, 2007 or (2) the date Social Security has determined to be the date of disability. The appropriate category of T&P benefit – Active Football, Active Non-football, Football Degenerative, or Inactive – will be made in accordance with the terms of the Plan.