

TIME TO



A FAIRYTALE
ENDING,
SHATTERED.

SAVE

broken  eggs

the looming retirement crisis in America

PRODUCED BY CHAD PARKS SYLVIA FLORES HEATHER O'NEILL ANDREW MEADOWS
DIRECTED BY EMILY PROBST MILLER WRITTEN BY EMILY PROBST MILLER ALBERT CRIM
ANIMATION BY JOE PEERY EDITED BY DAVE TIMKO PRINCIPAL PHOTOGRAPHY BY JONATHAN BOAL

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A LOOMING CRISIS



Broken Eggs shatters the fairytale ending to the American dream—the unshakable belief that hard work and proper planning lead to a comfortable retirement. The eye-opening truth is just as Americans are living longer than ever before, the pillars of retirement—Social Security, pensions and personal savings—are collapsing, forcing generations of Americans to work longer and live on less.

The feature-length documentary humanizes the alarming facts with gripping portraits of everyday Americans reckoning with uncertain futures. Parents fund college bills before 401(k) plans. Baby boomers get pink slips instead of pensions. Families face hefty healthcare costs as home prices tank. And under extreme financial stress, leaders of cities and states slash retiree benefits. To make matters worse, the one institution created as the backstop to prevent a life ending in poverty—Social Security—is on the brink of insolvency, giving Americans little trust in its staying power.

Broken Eggs tells the story of an America in desperate need of a solid retirement plan. Hear from the country's top retirement experts, economists and policymakers on how to get America back on track, and learn why the time is now to put America's nest egg back together again.



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Broken Eggs

Awakens America to Looming Retirement Crisis

What was once a life ending in happily ever after is now a life ending in working ever after. If retirement feels more like a fairytale, it is in the feature-length documentary *Broken Eggs*.



The film takes a rare look at one of the gravest social issues facing an aging America – the grim irony that even as we live longer, a growing number of Americans are falling short of a secure and comfortable retirement. And the prognosis is even worse for future generations. Social Security is 20 years short of insolvency; pensions are largely underfunded and in sharp decline; and personal savings are at historic lows. Unlike any documentary of its kind, *Broken Eggs* blends comical animations with unforgettable portraits of everyday Americans reckoning with their inability to retire. Audiences of every generation will leave rattled and ready to put their nest egg back together again.

The hard-hitting documentary also features wide-ranging, high-profile interviews with economists, policymakers and financial experts, all who confront the undeniable, but often ignored facts that have put the American dream of retirement in jeopardy.

Economist Teresa Ghilarducci with The New School of Social Research has studied the savings and assets of future retirees. Her startling conclusions show that working Americans are actually “going backwards” – the first time since Social Security was passed in the throes of the Great Depression.

“Most Americans who were middle class when they were working all their life are going to be poor or near-poor retirees,” says Ghilarducci. “We’re going to have massive downward mobility. That you’re middle class all your life, and you now find yourself to be really in a chronic state of want and distress about finances. And it gets worse as you get older.”

And Social Security – what was meant to be a backstop to prevent people from falling into poverty in old age – is on the brink of insolvency by 2033, according to the program’s own administrators.

! Learn the Facts

- Social Security is projected to be insolvent in 2033. In 1950, there were 16.5 workers for every Social Security beneficiary. Today, there are less than 3 workers paying in for each recipient.
- Company-sponsored pensions have been in rapid decline since the 1980s. Today, less than one out of every five private sector employees has a pension.
- As a group, American workers are estimated to be \$6.6 TRILLION short of what they need to retire comfortably.
- 10,000 Baby boomers are reaching “retirement age” every day.
- 40 percent of Baby boomers expect to work “until they drop”.
- Almost half of American workers have less than \$10,000 in savings.
- Americans who make it to age 65 today can expect to live roughly 18 years more. That’s six years longer than Americans who made it to age 65 in 1940.

Social Security is not only bankrupt, it's bankrupting future generations, says Laurence Kotlikoff, author of *The Clash of Generations* and a professor of economics at Boston University.

"We're not measuring what we're doing to our kids. We're not talking about who's going to pay for a different generation's benefits," Kotlikoff says.

Turning America's retirement prospects around is the chief responsibility of Mark Iwry, a senior adviser to the U.S. Treasury Secretary on retirement policy, and the country's likely architect for retirement savings of the future. Iwry is determined to change America's saving habits through automatic enrollments in individual retirement accounts or "auto-IRAs" for those who currently don't have access to employer-sponsored plans.

"We can make it easier still for people to save," Iwry says, "and thereby get many more of our fellow citizens on a path to having adequate retirement security. Right now we're not on that path. Too many people are just not saving enough."

Broken Eggs fields a team of veteran documentary filmmakers directed by former CNN Producer Emily Probst Miller. The award-winning crew also includes Writer Albert Crim, Senior Producer Heather O'Neill, Principal Cinematographer Jon Boal, Videographer and Web Editor Andrew Moore, Editor/Producer Dave Timko, and Animation Director Joe Peery.

"The facts speak for themselves," says Probst Miller, "but it's the real-life stories of the people you'll meet in the film who will make viewers laugh, cry, and ultimately, take a good hard look at their nest egg."

To get a sneak peek of the trailer and learn more on the film and the team behind it, visit the film's website:
www.brokeneggsfilm.com





Jeanne Jaubert

Forty-two years old and newly divorced, Jeanne Jaubert has budgeted her life—even her haircuts—to the age of 80. With a meager musician's salary as a cellist with the Louisiana Philharmonic Orchestra, Jeanne fears she will never be able to afford retirement.

Judging by her own numbers, she's right. In 20 years, instead of being retired, she'll be \$32,184 in debt. Adding to her anxiety, her pension is in trouble after the plan endured its worst investment losses in its 50-year history. Once considered a steady, guaranteed income in her golden years, Jeanne's pension paycheck is now a big question mark.



Nick Troiano

Nick Troiano is a millennial on a mission to reclaim the American Dream for his generation. At 24, Nick is already aware the ending to that dream—a secure retirement—is in jeopardy. Armed with encyclopedic knowledge of Social Security's future insolvency, Nick reveals to his Grandma that benefit cuts may be necessary to save the program for generations to come, showing her the program's own disclaimer in his online statement.

Social Security's uncertain future is also a big concern for his parents, who willfully took on his \$150,000 college debt. A part-time graduate student at Georgetown University, Nick is also a full-time activist, leading The Can Kicks Back, a youth-driven, non-partisan campaign fighting to reduce the nation's growing debt. Our cameras follow Nick as he takes his campaign's message to the office of U.S. Rep. Paul Ryan for a *Broken Eggs* exclusive moment: The 2012 vice-presidential candidate and one of D.C.'s most powerful players in budget brokering candidly tells Nick, "Everything you care about—your entire future—it could be messed up by these people in Washington."



Bob & Julia Beardsley

Baby boomers Bob & Julia Beardsley thought they had their retirement all in order. That was before Bob lost his job as an executive consultant. Laid off for the third time in the last eight years, Bob is struggling to find work at 64, an age when many are looking forward to retiring.

Complicating his job hunt, the couple's San Francisco Bay Area home lost half its value in the real estate bubble so moving isn't financially feasible. Now stuck in a home that can't afford to retire in, they're forced to dig deep into their nest egg just to get by and worry just how long their savings will last.



Michael Tubbs

Recent Stanford University graduate Michael Tubbs didn't chase a high-paying career after college. Instead he returned to his bankrupt hometown of Stockton, California, won a seat on City Council and became the youngest city councilman ever at the age of 22. Before the fall of Detroit, Stockton held the notoriety of being the largest municipality to declare bankruptcy.

Suffering under the weight of underfunded public pensions and rising health care costs, Stockton city officials are forced to cut back on the city's basic services and to eliminate retiree health care in order to keep pension payments intact. Even with high poverty and unemployment rates, city officials consider raising taxes to combat crime. Michael, who teaches by day and goes to city council meetings by night, is determined to turn around the city's fortunes so that generations to come can enjoy a better future before it's too late.



Debbie Kinkela and Arin Strom

Debbie Kinkela and Arin Strom knew as soon as they married they wanted to start a family. Then seven months into her much anticipated pregnancy, Debbie learned her baby would be born with a congenital heart defect. The unexpected news came within a week of Debbie losing her job, the couple's income dropping in half just as the medical expenses began to pile up.

Debbie and Arin's daughter, Cece, now a happy, bouncy three-year-old will likely need heart surgeries for years to come. With so much money needed for health care, putting money away for retirement isn't the top priority. Though Arin diligently puts money in his employer-provided 401(k), he worries it'll never be enough to retire on.



Mark Iwry

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Laurence Kotlikoff

Social Security is not only bankrupt, it's bankrupting future generations, says Laurence Kotlikoff, author of *The Clash of Generations* and a professor of economics at Boston University. "We're not measuring what we're doing to our kids. We're not talking about who's going to pay for a different generation's benefits," says Kotlikoff.

A former senior economist with the President's Council of Economic Advisers in the early '80s, Kotlikoff sounds the alarm bells, pointing out the major shifts in demographics since Social Security was passed in 1935—fewer workers, more retirees, longer lives and fewer babies. These changes, he says, are bringing Social Security's solvency to the brink. Without Washington committing to a real change in policy, Kotlikoff warns, America's retirement prospects are in peril.



Teresa Ghilarducci

Teresa Ghilarducci, a Social Security defender and professor of economics at The New School of Social Research, has studied the savings and assets of future retirees. Her startling conclusions suggest working Americans are actually "going backwards" – the first time since Social Security was passed in the throes of the Great Depression.

Ghilarducci's research found that half of middle class older American workers will be poor or near-poor retirees with less than five dollars a day to spend on food. Author of the book *When I'm 64* and a leading authority on the economics of aging in America, Ghilarducci offers simple solutions to getting Social Security back on track. It's a program worth saving, she says, so that every American—rich or poor—can enjoy the right to retire.



Carl Richards

Carl Richards, author of *The Behavior Gap*, makes his points with simple drawings, plainly describing why it goes against human nature to plan for tomorrow. A financial planner and a contributing writer to *The New York Times*, Richards has made a career of educating others to be more financially savvy with his sketches, encouraging everyday Americans to "stop doing dumb things with money."

He illustrates retirement as a see-saw of desires, present vs. future. "We really have to figure out how to put [on] guardrails or automate good behavior because if left to our own devices, we're all about now," says Richards.



David Crane

David Crane, a lecturer in Public Policy at Stanford University and President of Govern for California, breaks down why cities like Stockton, California, are struggling to afford basic city services while funding costly public pension plans. A former economic adviser to California Gov. Arnold Schwarzenegger and a member of the Volcker-Ravitch State Budget Crisis Task Force, Crane has an insider's view of why municipalities across America are failing to adequately fund pension obligations.

Crane argues that any meaningful pension reform requires politicians to commit to better stewardship of those plans. "The problem is not pensions in and of themselves," as Crane explains, "it's the governance of those plans."



Brian Graff

Brian Graff represents retirement industry professionals as the CEO of the American Society of Pension Professionals and Actuaries. In his role, Graff advocates for a strong public and private retirement systems, arguing that it's not one model against the other. While one 401(k) critic calls the model a "failed experiment," Graff says the opposite is true, that giving individuals the choice to save for retirement through employer-sponsored 401(k) plans is working, making Americans with access to the plans 10 times more likely to save for retirement.

Absent today's 401(k) offerings, he says, many people would fail to take the initiative to save for retirement on their own—a recipe for disaster as people live longer. "You have people who are retired for 30 or 40 years," says Graff, "is that a sustainable system over a long period of time? That's the question that we're going to have to ask ourselves fairly soon. We need to have an adult conversation in this country around the issue of what does retirement mean."



U.S. Rep. Richard Neal (D-Mass.)

U.S. Rep. Richard Neal (D-Mass.) is an active supporter of improving America's retirement savings, having sponsored legislation in 2010 that promoted automatic enrollment in individual retirement accounts for those who don't have access to employer-sponsored 401(k) plans.

Throughout his legislative career, Rep. Neal has trumpeted the virtues of Social Security as the decades-old program's viability has come under fire. "The genius of Social Security is we all pull the wagon in our youth," says Rep. Neal, "because we may have to sit in the wagon in our latter years."



U.S. Rep. Paul Ryan (R-Wisc.)

Broken Eggs features exclusive moments with U.S. Rep. Paul Ryan, Washington's high-profile budget broker known for his proposed changes to social programs and cuts in federal spending. The 2012 vice-presidential candidate opens up on camera, telling the next generation of Americans, "We know without a shred of a doubt, you're going to get a lower standard of living. We know it. Our government is making all these promises to you that we know it can't keep."



THE FILMMAKERS



Chad Parks // Executive Producer

Chad Parks is Executive Producer for the independently produced documentary, *Broken Eggs*. He was a born entrepreneur who stumbled upon the film world by being the black sheep of the retirement industry. And with visionary beginnings.

In his youth, Chad had a paper route, auto detailing and lawn maintenance business. In high school and college, he was a chef, caterer, and was an activities director for an international language school.

After giving his hard earned cash to Florida International University, they branded him with a BS in Hospitality Management and a minor in International Relations. From there, Chad fled to the other side of the country, landing in San Francisco to attend Golden Gate University where he got his MS in Finance and began working on a new business—a printed and prolific guidebook called *A Taste of San Francisco*.

These combined experiences of youthful ambition, start-ups, and university-clad pedigrees, got Chad focused on a totally unlikely career path.

His service-gear roots brought him to become a number-crunching retail stockbroker, then Certified Financial Planner (CFP). Beyond the bean counter, Chad was the ultimate business advocate, and with his entrepreneurial DNA, he drilled in further than any to locate the underserved and economy-supportive businesses that were the foundation of the great United States of America. The small and unappreciated small business.

Chad was knocking on doors—doors where no one was willing to knock, nor enter—and he harnessed the power of the Internet to launch a company focused and geared towards the vision of individual happiness not just for the now. His aim was, and has been, to focus on the you that you'll meet when you're 67 years of age—or older.

Having no experience in film, Chad found his passion project in a whirlwind that took him on the road for 7,000 miles, with a film crew and with his entire family, encompassing of his wife, two children, two dogs, a cat, and a (RIP) chameleon.



Emily Probst Miller // Director + Writer

Emily Probst Miller is a producer and writer with a decade's worth of award-winning documentaries, enterprise investigations and breaking news specials for CNN's signature talent. Her storytelling fearlessly takes on the most complicated social issues of our time, including an Emmy-nominated documentary on the mortgage meltdown and an unprecedented in-depth investigation into veterans' disability payments.

A graduate of Northwestern's Medill School of Journalism, Probst Miller learned her craft as student journalist investigating a triple homicide case on Texas death row. She and her peers unveiled new evidence prompting DNA testing and national TV appearances for Probst Miller on NBC's Today show, CBS Evening News and ABC World News. The experience led to her first journalism job at CNN's worldwide headquarters in Atlanta. During her documentary career, her CNN badge put her in the crosshairs of history from covering 9/11 at Ground Zero to field producing on the Gulf Shores in the aftermath of Hurricane Katrina. In the 2008 presidential election, Probst Miller secured CNN's first interview with V.P. nominee Gov. Sarah Palin and her family for the CNN biography *Sarah Palin Revealed*. But no high-profile interview topped her chance to sit down and interview the legendary Walter Cronkite for a CNN special on the 60th Anniversary of D-day.

Today, Probst Miller — an independent journalist and soon-to-be mother of three (all age three or under!) — tackles the important stories that are least likely to be told in today's 140-character limit world. Her recent work exposed Tennessee's county jails overcrowded with young women addicted to prescription pain killers. And in her most ambitious project to date — *Broken Eggs*, a feature-length film — Probst Miller led the documentary's team of producers, writers, animators and editors, executing a creative vision that blended comical animations with portraits of everyday Americans reckoning with their inability to retire.



Albert Crim // Writer

After his graduate studies in philosophy at Vanderbilt University, Albert Crim decided to give up the fast cars and glitz and glamor of the academic world to pursue a life in Hollywood. He attended the American Film Institute Conservatory, where he received his MFA with a concentration in screenwriting. His short thesis film, *The Monster and the Peanut* received an Alfred P. Sloan production grant, was awarded an Emmy by the Television Academy of Arts and Sciences for "Outstanding Student Drama," and played in festivals across the country.

He currently has several screenplays in development, and travels back and forth between Los Angeles and his home in Eugene, Oregon.



Heather O'Neill // Senior Producer

Heather O'Neill is an Emmy award-winning journalist and producer with more than 19 years of documentary experience. She has produced, directed and written more than 20 long-form specials for CNN's award-winning documentary series, CNN Presents, creating powerful stories with unforgettable characters.

For 11 years, O'Neill spearheaded documentary projects for CNN in Iraq, Israel, Kuwait, the Palestinian Territories, China, Papua New Guinea, Greenland, Brazil, Mexico, Central America and across Africa. From covering conflicts, to presidential politics, to the dangers of the drug trade, to melting ice caps, she has produced a range of diverse stories that enlighten a rapidly changing world.

O'Neill's work combines journalism with unparalleled storytelling and a unique visual style. Through memorable journeys and encounters, she develops underreported stories into compelling documentaries. With her proven track record as a versatile producer, O'Neill has directed high-profile CNN correspondents and international teams in some of the most challenging locations.

Over the last decade, she has earned more than a dozen major journalism awards, including the 2005 News and Documentary Emmy Award for Outstanding Feature Story for *Charity Hospital*, and two George Foster Peabody Awards for CNN's reporting on Hurricane Katrina and the Gulf Oil Spill. She also received a 2007 Edward R. Murrow Award for CNN's coverage of the Middle East Conflict and a 2008 National Headliner Award for *Planet in Peril*. And, as part of the CNN Presents team, O'Neill was honored with the first ever News and Documentary Emmy President's Award in 2009.

Before joining CNN Presents in 2001, O'Neill was a series field producer with Turner Original Productions, where she worked on the award-winning natural history series *Wild!Life Adventures*.

O'Neill started her career at Turner Broadcasting in 1994 and holds a BA from Simmons College.



Sylvia Flores // Producer

In her documentary film debut, Sylvia Flores merged minds with Executive Producer Chad Parks, Producer Andrew Meadows, and a four-person film crew, as they embarked on a cross-country discovery tour in early 2012 that served as the foundation for what ultimately became *Broken Eggs*.

With over 20 years in marketing and advertising, Flores has worked with mega clients including Intel, Microsoft, Carbon Audio, and Apple. Flores has also worked on projects with Jack Johnson, Mariah Carey, Denise Richards and YMCMB's Lil' Wayne and Birdman.

In the last few years, Flores has made the move into the retirement financial arena based upon her passion to demystify the subject to the masses. Flores is also a prolific writer in the blogosphere and burgeoning novelist.



Andrew Meadows // Producer

Andrew Meadows is an award-winning public speaker, broadcast personality and advocate for all things retirement. He has worked primarily in the 401(k) and personal finance industry for the past 12 years, weighing heavily on his experience in marketing and media to spread the word and motivate others to plan for their futures.

In the culmination of his entire working career, Meadows found a like mind in Chad Parks who also felt the lack of saving in the U.S. was reaching an all time high.

Broken Eggs began as a road trip across the country to speak to a cross section of citizens and find out if we were truly headed toward trouble. Collaborating with marketing maven and Producer Sylvia Flores and Executive Producer Chad Parks, the film has grown from just a simple RV excursion into a compelling documentary sharing the real-life stories of several generations of Americans.

When not diligently working at the HQ of The Online 401(k), Meadows can be found on Fox Business, MainStreet.com, BenefitsPro, Plan Adviser, Ignites, and even the cover to the July 2013 issue of *Employee Benefit Adviser*.



Jonathan Boal // Principal Cinematographer

Jonathan Boal started his filmmaking journey by pursuing his undergraduate degree in filmmaking from NYU. In 2006, Boal shot and directed the documentary feature *E-@thletes*, which spanned 10 countries and three continents, following the USA's top two professional video game teams. *E-@thletes* played at several festivals and is distributed by Passion River Films.

After college, Boal worked as a freelance shooter and editor in both New York and Philadelphia. He has produced content for companies like Intel, Puma, Maxim, Microsoft, Caterpillar and many others. Over the last few years, he's shot a couple features and dozens of industrials, shorts and music videos. In 2010, Boal moved to Los Angeles and got an MFA in Cinematography from the American Film Institute. In addition to film, Boal also enjoys, skiing, hiking and the occasional poker game.



Dave Timko // Editor + Producer

Dave Timko is a multi-award winning documentary filmmaker, having recently departed CNN after a distinguished 27-year career. In his combined roles as producer, shooter and editor, Timko has nearly 40 full-length titles to his credit, including *God's Warriors*, *Black in America*, *Battle for Blair Mountain*, and *Grady's Anatomy*. Timko specializes in compelling first-person storytelling with meaningful editorial messages as recognized by his five National Emmy Awards including the very first "President's Award" for a decade of outstanding documentary storytelling.

Broken Eggs has been a family affair for Dave, having tapped the musical talents of his son David for some of the film's scoring, and voice-over contributions from his youngest daughter, Emma, who portrays the animated five-year-old boy in the story.

"It's been an enormous treat and responsibility to help tell a story with such relevancy to every American, through the experiences of a diverse range of characters with every human emotion that implies. I learned something new about retirement every day I worked on editing this film and am so excited about sharing it," says Timko.



Joe Peery // Animation Director

Joe Peery is a veteran animation director and illustrator in the business for over 25 years. He has created animation for Cartoon Network, TNT and Turner Sports, as well as Comedy Central and F/X. He is traditionally trained in both animation and illustration and has expanded into digital media to create work for Internet uses as well as television.

He enjoys collaborating with clients to create a variety of styles and new approaches for every project.



Dawson McKay // Narrator

Nominated by the Academy of Country Music as "Best Radio Host," Dawson McKay is a nationally recognized voice actor and morning host on KBEAR 104.1 in Anchorage, Alaska.



Andrew Moore // Videographer and Web Editor

Andrew Moore produced his first feature film, *STAR*, winning him the Best Directors Award at the 2005 Santa Cruz Film Festival. In addition, Moore has directed TV commercials for Union Bank of California, and produced an online artist video series in collaboration with Pigman Gallery, San Francisco. Some of his clients include: Jack Astor's, Wine Taste TV, Marin Ventures, Visitation Valley, Solano County, Ozone Advertising, Start Fitness, 499 Commute and Farm to Fit.

Recently, Moore went to Cuba to film *Deconstructions*, a documentary on photographer Charles Anselmo. Moore also wrote and directed a children's TV show called *Frozen Forward: The Now Adventures of Lewis And Clark*.



Jonathan Sargent // Post Editor, Producer, + Animation Composition

As the only male fine art major in his graduating class at Wake Forest, Jonathan Sargent knew he was unique and had a strong passion for great design, color and aesthetic. An internship at CNN Post Production in 1992 convinced him he HAD to be a motion graphics artist and compositor. This was simply not a choice.

Ten years at various post-production houses working with national clients and major TV networks across the US and Canada led Sargent to create RGBtv, a media company specializing in cutting edge design, animation, editing, sound design and 3D.



Dan Schaefer // Sound Design + Mix

Dan Schaefer is an award-winning sound designer who hails from the coastal region of Texas. Currently residing in Atlanta, Georgia, Dan attended the University of Texas-Austin as well as Full Sail University in Winter Park, Florida, specializing in Radio/Television/Film and digital audio recording arts, respectively. Soon after graduation, Dan moved to Atlanta in 1992 and began working for various post-production houses before opening his own studio, theSoundNut, Inc., in 2007.

With over 20 years in the audio production and post-production business, Dan's vast experience includes editing, sweetening, and mixing shows/series, promos, packaging and image spots for clients such as Discovery Science, History Channel, Travel Channel, Toon Disney, Disney XD, TNT, TBS, CNN, Cartoon Network, Nickelodeon, Boomerang, HGTV, DIY, Spike TV, GPTV, and The Weather Channel...not to mention the many indie films and various pro bono projects for charities and causes he supports personally.

In addition, Dan has provided sound design for many advertising agencies' radio campaigns and television spots including BBDO, Ogilvey & Mather, Tribune Creative Services, Gari Media Group, Atlanta Motor Speedway, FishEye Media Productions, Moxie Interactive, Fletcher Martin, Grey Advertising, Sawyer Riley Compton, J. Walter Thompson, Austin Kelley, Fitzgerald & Co., West Wayne, Go! Productions, Blue Sky Atlanta, The Titan Agency, Bark-Bark, Lightning Road Productions, and Wahoo Creative. Dan has recorded and mixed many projects for clients such as Delta Airlines, Coca-Cola, BellSouth, American Cancer Society, AT&T, Verizon Wireless, American Express, Georgia Lottery and Georgia Power.

PRODUCTION PHOTOS

