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Meet NFL's big daddy



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When I first meet with the man everyone in NFL circles knows as "Big Daddy", he's seated in the back corner of Bull & Bear, a swanky midtown Manhattan hotel lounge lush with silver haired finance types and cougars dressed to the nines. In preparing for the NFL Draft, I'd been told by countless players get to know the guy that protects them.

Sprawled across a leather couch, the 6'5, 340-pound presence waves me over as he finishes what appears to be a casual conversation on his Blackberry.

"I'll meet you there right after this. And if you want to come to the Rangers game Sunday, let me know. I'll take care of it."

He wraps up his call and nearly shatters my palm with a handshake.

Then there's a pause. He looks me in the eye with a suspicious gaze.

"So, what do you want to know?"

I'd seen Big Daddy before. At the Super Bowl. At NFL Draft parties in Manhattan. In locker rooms. On the sidelines at Giants playoff games chatting with the owners. Hanging with Strahan. Clowning with Larry Fitzgerald. Kicking it with Jay Glazer.

But I had no idea who he was. Hell, I was afraid to even ask.

"I never want to be the center of attention," the man with the size 15 shoes tells me.

"But all these players, all these college kids, they need to get to know me. I'm looking out for them. When no one else is thinking about their long-term stability or life after football, I am. In college, in those months leading up to the draft--everyone's feeding them bullshit. I don't bullshit. I prepare them for life. I prepare them for reality."

Richard "Big Daddy" Salgado carries an old school Vito Corleone aura everywhere he goes. An imposing figure, the man who once protected Neil O'Donnell's blind side at Maryland isn't giant and cuddly teddy bear. But in his industry, he can't be. He's a realist because it's his livelihood.

And yet, he's not a bodyguard. He's not a security guy.

Nope, he's an insurance agent.

Just don't call him that to his face.

"There's a lot more to what I do than sell insurance," Salgado says as a woman half his age walks by and gives him a devious smile. "You don't want to just sell a guy a life insurance policy and then exit his life. It's my role to guide players through a lot of things that other people don't want to. My clients are clients for life. I become lifelong friends with 85 percent of them."

And that client list is impressive. Larry Fitzgerald, Reggie Bush, Justin Tuck, Vernon Davis, Matt Hasselbeck, Demeo Ryans, and Jeremy Shockey are just a handful of the 140 players Salgado currently works with. He considers them more than business partners.

He exchanges pre-game texts every Sunday with Fitzgerald and Tuck.

He talks to Strahan every day.

"I don't even think about Big Daddy in a business sense," explains Strahan. "I think of him more as a friend. Hell, I think of him more as a brother than a friend. He's always there for me. I call him Daddy-O. He calls me Junior. Personal, professional, whatever it is--he's always hooking it up. More than anyone I know, he's selfless."

But not everyone is a fan of Mr. Salgado. "Some people are threatened by me," he says without blinking. "Agents, financial advisors, money men--they don't want me around. But I'm a very important piece of the puzzle. I have to be around."

"The financial advisors and agents are threatened by my relationships with the players. My guys trust me. You get agents--guys who think they can do it all--trying to write up insurance policies. If I own a pizzeria and you own a steakhouse--please, stick to the filets. Don't let me catch you flipping any pizzas."

In the last five years, Salgado's company, Coastal Advisors, LLC, has insured more than twenty-five first round NFL draft picks for disability and career ending insurance, as well as Life and Estate planning. Just as Tina Turner's legs or Jennifer Lopez's behind gets covered by insurance policies in the entertainment world, Salgado protects the league's top players' lives. When others treat top prospects and rookies with kiddy gloves and sycophancy, Salgado deals with them in reality.

Any day, it can all be gone.

He points to a scar spanning his entire forehead.

"See this?" The massive mark is hard to miss. "Two years ago, I was having these horrible ear aches. I went to the hospital to get them checked out and the doctors found a brain aneurysm. A week later, I went to a previously scheduled dinner with [Falcons GM] Thomas Dimitroff, checked myself into the hospital immediately afterwards, and had angioplasty surgery the next morning. I got the aneurysm removed, but who knows what would have happened if I didn't? I now have this scar--19 inches across my head--as a daily reminder that anything can happen to anyone."

He laughs. "A week later, I was laid up on my hospital bed texting back and forth with Tom Brady. He was just coming out of knee surgery and laid up on his."

He re-emphasizes, "Anything can happen to anyone."

Salgado's path to the insurance world is a fascinating one. While rooming with his old college quarterback O'Donnell at College Park, the two began a close partnership that grew even closer when O'Donnell's father fell ill in 1992. With O'Donnell in Pittsburgh starting for the Steelers, Salgado was in Madison, New Jersey--caring for his friend's sick father. Eventually, Salgado moved to Pittsburgh, where he befriended longtime NFL agent Ralph Cindrich. Hanging with Cindrich, Salgado built a network of friends in the sports business. At the same time, he threw himself into learning the ins and outs of the insurance world. Almost naturally, the two worlds collided and a career was made.

"It's my life's mission to educate and protect."

When Jeremy Shockey found out that his college teammate Sean Taylor had been gunned down and killed in his South Florida home, Salgado was one of the first people the Saints tight end called. "He wanted to make sure his life insurance was handled," Big Daddy notes. "We took care of it right then and there."

"You hear the story a thousand times," he adds nonchalantly, taking a sip of a non-alcoholic drink. "A mother of 10 works three jobs a day for 20 years. Her youngest son gets drafted by an NFL team and is handed millions of dollars. The first thing he wants to do is tell his mother to retire, buy her a nice home in a safe neighborhood, and let her enjoy the good life. Well, what happens when that young man dies at 25? Suddenly, there's no more income coming in. What do you do then?"

He glances away. "These are the scenarios I prepare these young men for. These are the scenarios agents and money managers don't want to ever address."

Since January, Salgado's been to the Senior Bowl, the Pro Bowl, the NFC Championship, the Pro Bowl, the Super Bowl, the NFL Combine, the NFL Owner's meetings, the Bernard Hopkins-Roy Jones, Jr. fight, and over a dozen hockey games. This week, he plans on attending the EA Sports NFL Draft Party, the NFLPA Draft Party, the Nike Draft Party, and of course, the ESPN Draft Party. He'll be welcomed with open arms at all of them.

"Big Daddy's everywhere, man," chuckles Giants defensive end Justin Tuck. "The prime example of that was during our playoff game in Dallas back in '07. Here we are, in this tense game with the season on the line on the road, and I look over to our sidelines and see Rich looming in the background. I'm thinking, 'How the hell did he get there?' I've since stopped asking that question."

Strahan laughs, "You know the guy that sneaks into every picture? That's Big Daddy. You'll be at an event, take a photo, and get the picture back a week later and just see Big Daddy in the background. You'll think, 'How the heck did he get there?'. That's him. He's like 'Where's Waldo?' The man is just everywhere at once."

Salgado has nine prospects in this weekend's NFL Draft, the most prominent being Oklahoma State offensive tackle Russell Okung and Northwestern defensive end Corey Wootton. He didn't court or pitch either of them.

"They knew to get in touch with me," he notes.

"A few different NFL players referred me to Big Daddy," confirms Wootton, a likely first or second round pick in this weekend's draft. "Michael Strahan was one of them. There were others. He's a straight up guy. I met with him, we set up disability insurance for this past season, and we kept in touch throughout the year."

"Everywhere you go," Wootton adds, "people seem to know him. I'm at the NFL Combine in February, and there he is. I'm at an NFL game earlier this year, and there he is. He's in the know."

And yet, despite his Blackberry full of All-Pro's phone numbers, a bevy of invites to attend viewing parties, and an Ari Gold-like swagger around the sporting world's elite, Richard "Big Daddy" Salgado has no plans on attending the actual draft, itself, this week.

"The draft? Nah, that's not for me. I've got other things to do than sit around and watch that thing for 10 hours. Who actually does that, anyway?" He then gets up rather abruptly and takes a call. His back turned, he's figuring out travel plans to go somewhere. Frustrated, he shakes his head in aggravation. "We'll figure it out. We'll work it out."

Just another day in the life of the guy they call Big Daddy.



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