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To: Dallas L. Salisbury, the EBRI staff and Members

On behalf of the Urban Institute—which is celebrating its 40<sup>th</sup> anniversary this year—I want to congratulate EBRI for its record of accomplishment over the past three decades.

Few areas of private and public policy are more important than employee benefits to individuals' security and the well being of the nation's economy. And yet, because of the complexity and variability of benefits, many have little understanding of this area.

Faced with this challenge, EBRI has become the premier organization educating and enlightening policy makers, the media, analysts and the public on the changing state of employee benefits and related policy issues and options. EBRI is the leading source of high quality, comprehensible information and data on work-related benefits. When one wants sophisticated, objective analysis of benefit issues, EBRI is the first place one looks. EBRI's surveys and original research have served to inform other analysts working on benefit issues and helped to guide their research agendas.

Because of their high quality and non-partisan, non-advocacy stance, policy makers and the media appropriately turn to EBRI's staff and leadership for analysis and insight into future benefit trends and clear thinking about the policy proposals that are being debated.

Public and private benefit policy has been significantly strengthened and rationalized over the past three decades through EBRI's many contributions. But the organization's importance will be even more critical in the decades ahead as the nation's economy is transformed and the population ages.

We at the Urban Institute extend our best wishes to EBRI as it celebrates its 30<sup>th</sup> year and looks forward to the formidable challenges that lie ahead.

