



WINTER 2019 ASEC Symposium
Special Considerations Women Face in Retirement Security
Wednesday, January 16, 2019, 8:30 am to 1:00 pm
Morgan Lewis
1111 Pennsylvania Ave NW, Washington, DC 20004

AGENDA

- 8:30 am – 9:00 am **Continental Breakfast and Networking**
- 9:00 am – 9:05 am **Welcome and Introduction**
- 9:05 am – 9:35 am **[The Cost of Living Longer: How Retirement Readiness Varies by Gender and Family Status](#)**
Jack VanDerhei, Director of Research, EBRI
- Since so many married couples who run short of money in retirement have wives that outlive their husbands, public policy would be improved if retirement income security analysis focused on this impact. Using EBRI's Retirement Security Projection Model®, a new analysis bifurcates married households into those where the wife outlives the husband, and vice versa. Also examining the retirement income security of single males and single females, we will provide results for each of these categories in aggregate as well as by age cohorts and income quartiles.
- 9:35 am – 10:05 am **[Women Take the Wheel: Destination Retirement](#)**
Anna M. Rappaport, President, Anna Rappaport Consulting
- The retirement journey for women is often very different than that of men. This is the case even though women and men share a number of retirement realities, such as being subject to most of the same risks, being covered by the same employee benefit plans when they work in the same jobs and for married women, generally living in the same household as their husbands. Yet women also often follow different retirement routes than men in several other ways. SOA research consistently shows fairly similar perceptions about risk by gender, although women often express more concern about some risks. The findings also show that outcomes for women are often very different than outcomes for men due to differences, such as many women living longer than men and spending their last years alone. The purpose of this of this session is to explore these similarities and differences.
- 10:05 am – 10:20 am **Break**
- 10:20 am – 10:50 am **Making Retirement Considerations Resonate: Practical Advice for Helping Women Overcome Retirement Challenges**

Marguerita Cheng, Chief Executive Officer, Blue Ocean Global Wealth;
Sarah Newcomb, Senior Behavioral Scientist, Morningstar; Moderated by
Lori Lucas, EBRI President & CEO

10:50 am – 11:20 pm [How We Can Help Women Overcome Challenges & Improve Their Retirement Security](#)

M. Cindy Hounsell, President, Women's Institute for a Secure Retirement

11:20 am – 11:55 am **ASEC Partner Updates**

11:55 am – 12:00 pm **Wrap Up**

12:00 pm – 1:00 pm **Networking Luncheon**