## David C. John

David C. John is a Senior Strategic Policy Advisor at the AARP Public Policy Institute focusing on pension and retirement savings issues. PPI is AARP's internal think tank. John is also a Nonresident Senior Fellow in Economic Studies at the Brookings Institution working with the Retirement Security Project. RSP focuses on improving retirement savings in the United States, especially among moderate and low income workers. Prior to joining AARP, John was a Senior Research Fellow at The Heritage Foundation for 14 ½ years. John has written and lectured extensively on reforming the nation's retirement programs. He is a co-author of a proposal to include trial annuities as a default withdrawal choice in



401(k)-type plans. He is also the co-author along with J. Mark Iwry of the Automatic IRA, a small business retirement savings program that has been adopted by several states for firms that do not sponsor any other form of retirement savings or pension plan. In addition, John is the co-author of a number of papers including ones on national retirement savings plans in the United Kingdom and other countries, how to structure state-sponsored plans for small businesses, multi-state retirement savings programs, an automatic way to create retirement income from retirement savings, reforming the saver's tax credit, and a number of other topics. He is a graduate of the University of Georgia with degrees in journalism, economics, and finance.