EBRI-ERF POLICY FORUM #84
RETIREMENT, HEALTH, AND FINANCIAL WELLBEING

DECEMBER 13, 2018
EBRI WAS STARTED IN 1978. . .

WHAT DID THE WORKFORCE LOOK LIKE THEN?
1978: CUBICLES WEREN’T SO COMMON
1978: THERE WERE FEWER WOMEN IN THE WORKFORCE
1978: IT WAS BEFORE THE PERSONAL COMPUTER
1978: AND BEFORE EMAIL AND CELL PHONES
1978: ALSO IT WAS THE YEAR 401(K) PLANS WERE BORN

The Revenue Act of 1978 includes IRC Sec. 401(k)
First 401(k) Plans
IRS proposes regulations on 401(k) plans
Economic Growth and Tax Relief Reconciliation Act of 2001 (EGTRRA) enacted
The Pension Protection Act of 2006 (PPA) enacted

NOTE: Since 2005, active participants include any workers currently in employment covered by a plan and who are earning or retaining credited service under a plan. For 2004 and earlier, active participants were adjusted to exclude individuals who were not contributing to the retirement plan and not entitled to receive benefits.
WHAT DOES THE FUTURE HOLD?

Financial Wellness

Retirement Income

Employment-Based Health Benefits System
AGENDA

8:30  Welcome
8:45  How Do Financial Wellness Initiatives Move the Dial?
9:45  Considerations the Retirement Income Phase of Life (Account Balances, Income Streams, and RMDs! Oh my!)
10:45 Networking Break
11:15 What Does the Future Hold for the Employment-Based Health Benefits System?
12:45 Networking Lunch
1:15  Policy Keynote
1:50  Wrap Up
2:00  Adjourn
THANK YOU POLICY FORUM DEVELOPMENT TASK FORCE!

Michael Doshier, Franklin Templeton
Tom Johnson, Retirement Clearinghouse
Liz Varley, Ameriprise Financial, Inc.
Sarah Holden, Investment Company Institute
Josh Freely, TIAA
Bob Holcomb, Empower Retirement
Kris Haltmeyer, Blue Cross Blue Shield Association

David Guilmette, CIGNA
Stacy Scapino, Mercer
Aron Szapiro, Morningstar, Inc.
Karl Paulson, Public Employees' Retirement Association of Colorado
Melissa Kahn, State Street Global Advisors
Bob Doyle, Prudential Financial
Wi-Fi Network: DCCTR
Password: meeting2015DC

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