

You're not the only person wondering: **What is this EBRI Report?**

A priority that emerged from the 100+ discussions I had earlier this year with many of you is that we should revise our communications—including our research findings, insights, and implications; research agenda; data resources; data charts and graphs; theme/topic-based articles; website; and emails—so that you and others can more easily understand the EBRI information you want. We're working on all of these things—and more—and over the coming weeks you'll begin to see many changes.

So, this **EBRI Report** is an early version of the new email we are developing and plan to roll out later this year (or early next year) when our improved website is ready to go live. As part of this process, we'll also integrate key third-party and other **EBRIef** content into the new email.

We'll continue to share this communication with you as we develop it. As always, send me your feedback and suggestions.

Value Proposition

Another priority is to create value proposition and "elevator speech" materials you can use to help your colleagues better understand how being an EBRI member can benefit your organization in at least the two following ways:

- By helping EBRI accomplish its mission to provide independent, objective, nonpartisan facts and other information about the U.S. employee benefit system to policymakers and others in the retirement, health, and employee benefit communities, **AND**
- By helping your organization achieve your objectives around employee benefit research, including developing and accessing fact-based data, analysis, and insights relating to your plans, services and products; benchmarking your own research; accessing leading economic and policy experts; communicating to the media; expanding your broader marketplace visibility.

Part of this effort involves updating our approach to memberships (including partnerships in the American Savings Education Council, or ASEC, an EBRI program), partnerships in our Research Centers, and supporters/underwriters of our Surveys. One change we're considering is to tilt away from an ongoing membership approach to more of an initiative approach under which EBRI would undertake multiple, 2-3 year initiatives with each one focused on a specific, cutting-edge topic.

We're still a few weeks away from sharing early versions of these new materials and approaches, so if in the meantime you have questions or need assistance about any of these matters, please get in touch with me to discuss how I can help you explain the value of EBRI membership to your colleagues.

EBRI Research and Policy Seminars

As part of our effort to increase and diversify the organizations that are EBRI members and supporters—we've set a goal of "net plus 10" sustaining member organizations by the end of 2017—we're planning EBRI research and policy seminars in several cities for local EBRI member organizations and selected prospect organizations. These should help us engage with you about your priorities and meet more of your colleagues who are interested in EBRI and the work we do. And, of course, these local seminars will give prospect organizations a "taste" of EBRI and why they should join the EBRI family. I've reached out to several of you about hosting local seminars, and I'll contact more of you in the coming days. Please don't hesitate to contact me first.

Financial Wellbeing

We recently held three initial brainstorming conference calls with representatives of over 30 EBRI member organizations on financial wellbeing. Our priority goals were to identify research issues and projects that EBRI should consider around financial wellbeing and to assess the level of EBRI member interest in this emerging topic.

Prior EBRI discussions about financial wellbeing had touched on topics like saving for retirement “vs.” other financial needs (e.g., education/training, housing, car, emergencies, debt), nonretirement uses of retirement savings (e.g., good and bad leakage), retirement and health savings accounts, and modernizing the cafeteria plan rules (e.g., allow employees to use pre-tax dollars for a wider range of benefits).

The general consensus on the initial calls was that the EBRI should collect data (surveys and administrative data), develop measures, and research topics relating to how various workplace financial wellbeing approaches affect financial literacy, financial activities and decisions, financial results, retirement savings, health insurance coverage and health care usage, worker retention, worker productivity, and related behaviors and results, by age cohort, income, gender, and other characteristics. Another suggestion was that EBRI collect information about financial wellbeing vendors and organizations and their approaches and programs (some of the organizations represented on the initial calls had already undertaken such projects).

In light of these calls and several subsequent discussions, we’re planning to start a special EBRI initiative around workplace financial wellbeing. Look for more information about this initiative, and about how your organization can join, in the next few weeks. Also, we’re considering how best to include financial wellbeing topics in our December meetings. Speaking of which ...

EBRI Meetings in December

We are planning EBRI’s Research Committee and Board of Trustees meetings (December 14) and Policy Forum (December 15). Regarding the Research Committee, we are working with Josh Cohen (new Co-Chair) and Murray Ross (Co-Chair) to build on the changes started by Lori Lucas (previous Chair) to make the Committee a more effective venue for Trustees and their colleagues to engage with EBRI’s experts on recent, in-progress, and possible future research projects and on our broader research agenda. Look for more on the Research Committee meeting in November.

For the Board and Policy Forum meetings, we plan to invite key policy experts and representatives of the new administration and Congress to discuss retirement, health, and other employee benefit priorities for 2017. Also, we will be presenting projections of the retirement adequacy consequences of various retirement reform approaches that policymakers are likely to discuss next year, no matter who prevails in the November election. We’ll develop these projections using EBRI’s **Retirement Security Projection Model**,[®] so this work will spotlight EBRI’s best-in-class retirement simulation capabilities for the retirement community (including policymakers) and will position EBRI as a go-to, fact-based analyst for next year’s retirement policy debates. We want to **hear from you about topics and speakers** you would suggest we consider for the Board and Policy Forum meetings.

Many thanks for your continued support of EBRI!

Harry Conaway
EBRI President & CEO