

## Why Should Organizations Support EBRI?

EBRI is the only accepted neutral authority promoting the understanding and furtherance of employee benefits national policy. It is not organized as a lobbying organization. The EBRI mission is to contribute to, to encourage, and to enhance the development of sound employee benefit programs and public policy through objective research and education. To accomplish the mission all parties have to be willing to rely upon our work. EBRI does not represent—it does research and education.

- Decision makers and the media value and rely on EBRI for this same reason. Each year, EBRI researchers and data were quoted in hundreds of newspapers, journals, and major TV broadcasts on many topics, including:
  - The status of defined benefit pension funding and its implications for benefit security, the PBGC and public policy.
  - Employer stock in defined contribution plans.
  - Defined contribution plans and their status post-Enron and in a declining market.
  - Individual savings and investment behavior and retirement well-being.
  - Workforce trends and implications for employee benefits, workers, employers, and public policy.
  - Health care costs and health insurance coverage.
  - Retiree medical coverage and costs, and the amount one needs to save to be prepared for retiree medical and long term care.
  - Health confidence and consumer-driven health care.
  - Social Security and Medicare reform—and what they provide for financial security
  - Implications of accounting reform for employee benefit plan sponsorship.
- EBRI is the only national benefits research organization with a substantial information resource center that members can e-mail/call with detailed questions and get immediate and substantiated responses, with backup information including survey and study results.
- EBRI has experienced researchers on retirement, savings, and health issues available to members on an ongoing basis. Members can get trend analysis and assessments, data interpretation, and legislative insights to support their immediate and long-term business needs.
- EBRI has experienced former legislative branch employees on staff that can provide objective assessments of what is driving policymakers and the prospects of action being taken. EBRI has a “distance” because it is not a lobbying organization. As a result, EBRI has a far better track record than lobbying organizations in its predictions of action or non-action proving right.
- EBRI has on staff individuals with extensive media/public affairs experience and can provide members advice/insights into how the media can be expected to react to hypotheticals, and how government can be expected to react.
- EBRI also has extensive public education programs with its American Savings Education Council, and its Choose to Save<sup>®</sup> program, that serve to augment member efforts to educate workers and the public on the need for financial security and how to achieve it. These education programs support important public policy needs such as increased financial security for retirees. These public education programs therefore also benefit the underlying organization business interests.
- EBRI and the lobbying organizations complement each other. Instead of advocating a particular position, EBRI's role has been to provide solid numbers, which increases the likelihood that whatever policymakers end up doing, if anything, it will satisfy the needs of various constituencies involved without causing unintended consequences.

**Comparison With Other Organizations**

	<b>EBRI</b>	<b>ABC</b>	<b>ERIC</b>	<b>ICI</b>	<b>SIA</b>
<b>Focus:</b>	Employee Benefits/ Financial Security	Business Interests	Fortune 500 Business Interests	Mutual Funds/ Interests	Security Firms/ Interests
<b>Sub Focus:</b>	Employee Benefits	Employee Benefits	Employee Benefits	Retirement DB DC IRA	Retirement DB DC IRA
<b>Focus Relative to Constituencies:</b>	Data\Research/ Education On Issues and Proposals	Lobby for Particular Outcomes	Lobby for Particular Outcomes	Lobby for Particular Outcomes	Lobby for Particular Outcomes
<b>Lobbying:</b>	No: Provides objective research on Pro/Cons of Reg/Leg Proposals	Always	Always	Always	Always
<b>Funding From:</b>	Employers	Yes	Yes	No	No
	Unions	Yes	No	No	No
	Banks	Yes	Yes	Yes	Yes
	Mutual Funds	Yes	Yes	Yes	No
	Pension Funds	Yes	No	No	No
	Insurance Companies	Yes	Yes	Yes	Yes
	Associations	Yes	No	No	No
	Non-U.S. Pension Orgs.	No	No	No	No
	Government Orgs.	No	No	No	No
	Foundations	Yes	No	No	No
<b>Research:</b>	Multiple Issues on an ongoing basis with an effort to look over the horizon	Limited	Limited	Industry Data Mutual Funds & Projections	Industry Data Security Firms & Projections
<b>Trend Watch:</b>	Yes	Creating	Creating	Yes	Yes
<b>Unique Data</b>	Yes	No	No	Yes	Yes