SHAKING UP RETIREMENT | Rethinking Financial Security for Americans

TUESDAY, MARCH 3, 2015

CAPITOL HILTON | WASHINGTON, DC

NATIONAL INSTITUTE ON
Retirement Security

Reliable Research. Sensible Solutions.

UPDATED AGENDA

Tuesday, March 3, 2015

7:30 am	Registration & Networking Breakfast
8:15 am	Welcome **Greg Smith**, President and Board Chair, NIRS
8:30 am	Keynote Conversation | What Does America Think About Retirement Insecurity? NEW Opinion Research - Pensions & Retirement Security 2015: A Roadmap for Policymakers **Diane Oakley**, Executive Director, National Institute on Retirement Security **Rodney Brooks**, Personal Finance Editor, USA Today
9:00 am	Panel Conversation | The Millennials: What's the Retirement Reset? Moderator **Regina T. Jefferson**, Professor, The Catholic University of America, Columbus School of Law Panelists **Justin King**, Policy Director, Asset Building Program, New America Foundation **Doug Kincaid**, Senior Research Associate, Greenwald & Associates **Sarah Mysiewicz Gill**, Senior Legislative Representative, AARP **Denis Openlander**, President and Principal, Ten Peaks Partners
10:00 am	Networking Break
10:30 am	Policymaker Keynote | The View from the States **Treasurer Kelly Schmidt (R-ND)**, State of North Dakota
11:00 am	Finance & Retirement Book Club **David Cay Johnston**, Investigative Journalist & Author; Editor of *Divided: The Perils of Our Growing Inequality*
11:30 am	Keynote Conversation | Transforming Retirement **Mark Browne**, Head of NA Institutional & Retirement Marketing, BNY Mellon Investment Mgmt **Diane Oakley**, Executive Director, National Institute on Retirement Security
12:00 pm	Networking Lunch Book Signing | David Cay Johnston, *Divided: The Perils of Our Growing Inequality*
1:00 pm	Panel Conversation | Living Longer and Saving Less – How Do We Change to Status Quo to Prosper in Retirement? Moderator **Brad Klinck**, Partner and Actuary, Aon Hewitt Panelists **Nancy Altman**, Co-Director, Social Security Works **J. Mark Iwry**, Assistant Secretary, Department of Treasury **Richard J. Sawhill**, Executive Vice President, ARCA/MCA **Dr. Richard Johnson**, Program Director, Urban Institute Retirement Policy
2:15 pm	Policymaker Keynote Conversation **U.S. Congressman Joseph Crowley (D-NY)**, Vice Chair of the Democratic Caucus and Member of the Ways and Means Committee
2:45 pm	Closing Remarks Book Signing | Nancy Altman, *Social Security Works!*

SPEAKER BIOS

Nancy Altman is Co-Director of Social Security Works and co-chair of the Strengthen Social Security coalition and campaign. She is also the author of *The Battle for Social Security: From FDR's Vision to Bush's Gamble* (John Wiley & Sons, 2005). Ms. Altman is the Chairman of the Board of Directors of the Pension Rights Center, a nonprofit organization dedicated to the protection of beneficiary rights. Early in her career, she was faculty at Harvard University's Kennedy School of Government and taught courses on private pensions and Social Security at the Harvard Law School. Ms. Altman has an A.B. from Harvard University and a J.D. from the University of Pennsylvania Law School.

Rodney Brooks is Deputy Managing Editor/Personal Finance and retirement columnist for USA TODAY. He was selected as a McCormick-Tribune fellow in 2008 and as part of the program completed the Advanced Executive Program (AEP) at the Media Management Center at Northwestern University. He is a member of: the National Association of Black Journalists (NABJ), the Financial Planning Association (FPA) and the Society of American Business Editors and Writers (SABEW). Mr. Brooks earned a bachelor of science degree in Communication Arts from Cornell University and an executive certificate in financial planning from Georgetown University.

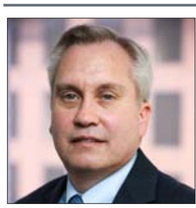
Mark Browne is Head of NA Institutional & Retirement Marketing at BNY Mellon Investment Management and is responsible for overall development of BNY Mellon's marketing strategy. Prior to joining BNY Mellon, He worked at J.P. Morgan Asset Management as Head of DC Investment Solutions Marketing and Cross-Channel Communications Strategy, within their Retirement Business Unit. He holds an inventor patent for J.P. Morgan's Target Date Compass, a first of its kind tool in the industry that helps classify and evaluate target date funds. Mr. Browne attended the University of South Africa and has a post-graduate degree in Advanced Finance and International Business Management.

The Honorable Joseph Crowley is a Congressman for New York's 14th District. He is also Vice Chair of the Democratic Caucus and a member of the Ways and Means Committee. As Vice Chair, his efforts are focused on building strong communities, creating jobs, increasing access to health care and housing, protecting seniors' hard-earned benefits, and opening up educational opportunities for working families. As a Ways and Means committee member, he works to keep Medicare and Social Security strong, improve health care for all Americans and create a fair and equitable tax code for American families and small businesses. Congressman Crowley earned a bachelor's degree from Queens College.

J. Mark Iwry serves as Senior Advisor to the Secretary of the Treasury and is the Deputy Assistant Secretary (Tax Policy) for Retirement and Health Policy at the U.S. Treasury Department. He is also a professor at Georgetown University and is one of the nation's most influential finance and benefit experts. He has recommended significant changes to our retirement system including the auto-IRA. He worked at the Brookings Institute, Sullivan and Cromwell, and he also worked at Brookings on the retirement security project. Mr. Iwry is a graduate of Harvard College, Harvard Law School and the Kennedy School.

Regina T. Jefferson is a Professor of Law at The Catholic University of America's Columbus School of Law. She is a nationally recognized authority on pension law, employee benefits, and tax law. She teaches courses in Federal Income Taxation, ERISA: Pensions Tax Policy, and Partnership Taxation. Prior to joining the faculty at CUA, she was a Tax Law Specialist at the National Office of the Internal Revenue Service in the Employee Plans Division, where she specialized in qualified employee plans. Professor Jefferson earned a B.S. degree in mathematics from Howard University, a J.D. degree from George Washington University, and an LL.M. degree from Georgetown University.

David Cay Johnston is an *New York Times* investigative journalist and the winner of a 2001 Pulitzer Prize for uncovering loopholes and inequities in the U.S. tax code. He is the president of the 4,900-member Investigative Reporters & Editors and the author of the bestselling trilogy *Perfectly Legal, Free Lunch,* and *The Fine Print.* He is the editor of *Divided: The Perils of Our Growing Inequality* (The New Press). Mr. Johnston teaches at Syracuse University College of Law, is a contributing editor at Newsweek and writes columns for AlJazeera, NationalMemo and Tax Analysts. He is a frequent commentator on economic issues, especially on MSNBC and Al Jazeera.



Dr. Richard Johnson is the Retirement Policy Program Director for the Urban institute. His recent studies have examined job loss at older ages, occupational change after age 50, employment prospects for 50+ African Americans and Hispanics, and the impact of the 2007-2009 recession and its aftermath on older workers and future retirement incomes. He has also written extensively about retirement preparedness, including the financial and health risks people face as they approach retirement, economic hardship in the years before Social Security's early eligibility age, and the adequacy of the disability safety net. Dr. Johnson earned a Ph.D. in Economics from the University of Pennsylvania.

SPEAKER BIOS

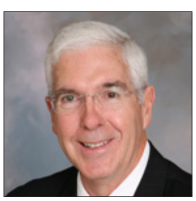
Doug Kincaid is a Senior Research Associate at Greenwald & Associates. Mr. Kincaid is a talented quantitative research analyst, who provides project management support on a range of assignments. He is highly experienced with SPSS, statistical analysis, and with sample and data set management, as well as drafting questionnaires and research reports on retirement, health & wellness, and employee benefits topics. He joined Greenwald & Associates in 2012 after working as a research analyst for the Indiana Business Research Center. Mr. Kincaid has a master of arts degree in Sociology from Indiana University.

Justin King is the Policy Director of the Asset Building Program at the New America Foundation where he works to develop and advance innovative public policies that expand economic opportunity by broadening asset ownership. He works closely with the leadership of New America to devise and advance innovative policy efforts and communications strategies in all areas of assets and savings policy. Mr. King spent over six years as a legislative assistant to former U.S. Senator James Jeffords (I-VT) during which time, he worked extensively on both the Senate Finance and Health, Education, Labor and Pensions (HELP) Committees. He is a cum laude graduate of St. Lawrence University.

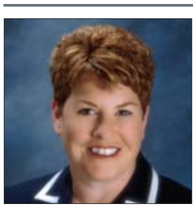
Brad Klinck is a Partner and actuary with Aon Hewitt and the Co-Chair of Aon Hewitt's public pension plans group. He serves as a consultant to plans provided by public, government sponsored, and private entities. Mr. Klinck serves as the lead benefit consultant on plan design issues related to pension plans, savings plans, active and retiree health plans and total remuneration plans for a number of employers. He has worked with companies and unions addressing benefit issues in bargaining and testified before various government agencies. Mr. Klinck earned a BS in Economics from the University of Pennsylvania (the Wharton School) and is a Fellow of the Society of Actuaries.

Sarah Mysiewicz Gill is a Senior Legislative Representative with AARP's state government affairs department. She serves on the Task Force to Ensure Retirement Security for All Marylanders and was appointed to the position by Governor Martin O'Malley. Sarah is an expert in public and private sector retirement security, budgets, taxes, and state legislative processes. To wit, she has been interviewed on her work by many news outlets, including the New York Times, Washington Post, Reuters, USA Today, Consumers Union and the Canadian Broadcasting Corporation. She earned a bachelor of arts degree in Political Science from Illinois Wesleyan University.

Denis Openlander is President and a Principal of Ten Peaks Partners. He began investing at age 18 and has more than 10 years of investment experience. He previously served as an institutional consultant for Janus Capital Group and Citigroup Global Capital Markets fixed income group. He is an active supporter of educational causes and currently teaches and mentors at Washington University Olin School of Business. He is an active member of multiple community organizations and boards. Mr. Openlander received both his bachelor's and master's of finance degrees from Washington University in St. Louis.



Richard J. Sawhill is the Executive Vice President of the Air Conditioning, Refrigeration and Mechanical Contractors Association (ARCA/MCA) of Southern California and has served in this role since March 2000. Before joining ARCA/MCA Southern California, he was the Director of Human Resources and Labor Relations for Hussmann Corporation. In January 2005, Governor Arnold Schwarzenegger appointed him as a Commissioner on the California Building Standards Commission. Mr. Sawhill graduated Magna Cum Laude from the University of La Verne with a Bachelor Degree in Business Administration, and Department Honors from their School of Business and Economics.



The Honorable Kelly Schmidt is North Dakota's 33rd State Treasurer. As State Treasurer, Ms. Schmidt serves as a member of the North Dakota State Investment Board, the Teachers Fund for Retirement Board (TFFR), State Board of Tax Equalization, North Dakota State Historical Society, and the North Dakota Board of University and School Lands. Recognized by her peers as a national leader, she was elected and served as President of the National Association of State Treasurers (NAST) in 2011. Ms. Schmidt earned a bachelor of arts degree from the National Institute for Public Finance at the Kellogg School of Management at Northwestern University.