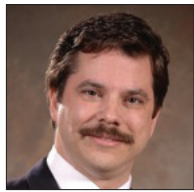


SPEAKER BIOS



Robert Reiskil is a Principal National Retirement Plan Design Consultant for AON Hewitt. He works with organizations in the development of pension, defined contribution, retiree health, and phased retirement programs. He lead's the firm's research on retirement income adequacy, and is particularly familiar with creative plan design alternatives and behavioral finance issues as they relate to defined contribution plans. Rob serves on the Board of Directors for the Conference of Consulting Actuaries, in the role of Vice President of Membership. Rob earned a Bachelor of Science degree from Wheaton College and an Master of Science degree from the University of Wisconsin, Madison.



David M. Rubenstein is a Co-Founder and Co-CEO of The Carlyle Group. Before The Carlyle Group, he served as Chief Counsel to the U.S. Senate Judiciary Committee's Subcommittee on Constitutional Amendments law, Deputy Assistant to the President for Domestic Policy and practiced law in New York and Washington. Mr. Rubenstein is Chairman of the Boards of Trustees of the John F. Kennedy Center for the Performing Arts and Duke University, a Regent of the Smithsonian Institution, and Vice-Chairman of the Boards of the Council on Foreign Relations and the Brookings Institution. He graduated magna cum laude from Duke University and The University of Chicago Law School.



Dallas Salisbury is President and CEO of the Employee Benefit Research Institute (EBRI). Some of his assignments have included Social Security Administration Appointee to the Outside Scholar Panels for the SSA's Financial Literacy Research Consortium and the Securities and Exchange Commission Investor Advisory Committee. 401(k) Wire recognizes him as "one of the ten most influential", and Pension & Investments as "one of the 30 who have made the most difference to retirement in America". He holds a Bachelor's degree in finance from the University of Washington and an M.P.A. from the Maxwell School of Citizenship and Public Affairs at Syracuse University.



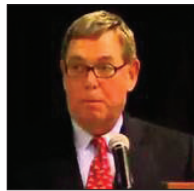
Lisa Greenwald Schneider is a Research Director at Greenwald & Associates. Often focusing on retirement issues with younger workers, Greenwald Schneider specializes in designing thought-leadership research, examining the financial needs of targeted groups of consumers and emphasizing the need for financial education and protection in the workplace. She also serves as Greenwald's marketing lead, helping to promote research conducted on behalf of its clients. She joined the firm after receiving her Bachelor's degree from George Washington University and serving as a marketing coordinator at the American Council of Life Insurers.



Damon A. Silvers is the Director of Policy and Special Counsel for the AFL-CIO. He joined the AFL-CIO as Associate General Counsel in 1997. He serves on a pro bono basis as a Special Assistant Attorney General for the state of New York. Mr. Silvers is also a member of the Investor Advisory Committee of the Securities and Exchange Commission, and the Treasury Department's Financial Research Advisory Committee. Prior to the AFL-CIO, Mr. Silvers worked for the Harvard Union of Clerical and Technical Workers, the Amalgamated Clothing and Textile Workers, and as a law clerk at the Delaware Court of Chancery for Chancellor William T. Allen and Vice-Chancellor Bernard Balick.



Dr. Christian Weller is a Professor at University of Massachusetts Boston in the Department of Public Policy and Public Affairs. Previously, Dr. Weller was a senior economist at the Center for American Progress, where he remains a senior fellow. He has also worked at the Economic Policy Institute in Washington, D.C., under the Department of Public Policy of the AFL-CIO in Washington, D.C., and in banking in Germany, Belgium and Poland. In 2006, he was awarded the Outstanding Scholar-Practitioner Award from the Labor and Employment Relations Association (LERA). He is also a research scholar at the Political Economy Research Institute at the University of Massachusetts at Amherst.



M. Steve Yoakum is the Executive Director of The Public School and Education Employee Retirement Systems of Missouri (PSRS/PEERS). Before returning to PSRS/PEERS as Executive Director in 2001, Yoakum worked in the private sector as a managing partner of Rockwood Capital Advisors of St. Louis. He served his first term as PSRS/PEERS Executive Director. Prior to this, he was Director of the Missouri State Employees' Retirement System (MOSERS), Director of the Joint Committee on Public Employee Retirement of the Missouri General Assembly (JCPER), and Assistant Director of the Missouri Local Government Employees' Retirement System (LAGERS).

ON THE MONEY? A CLOSE UP LOOK AT AMERICANS' RETIREMENT PROSPECTS



TUESDAY, MARCH 4, 2014
WASHINGTON COURT HOTEL ON CAPITOL HILL
GRAND BALLROOM
WASHINGTON, DC



NATIONAL INSTITUTE ON
Retirement Security
Reliable Research. Sensible Solutions.

AGENDA

7:30 am	Registration & Networking Breakfast
8:15 am	Welcome Greg Smith , President and Board Chair, NIRS
8:30 am	Opening Keynote Conversation on Retirement Policy Nancy LeaMond , Executive Vice President, State & National Group, AARP Congressman Earl Pomeroy , Senior Counsel, Alston & Bird
9:00 am	Panel Discussion Can We Overcome the Retirement Insecurity Challenge? Moderator Mark Miller , Author and Journalist Panelists Ray Boshara , Assistant Vice President, St. Louis Federal Reserve Bank Dallas Salisbury , President & CEO, Employee Benefits Research Institute Damon Silvers , Director of Policy and Special Counsel, AFL-CIO Robert Reiskytl , Partner, AON Hewitt
10:00 am	Keynote Address NEW NIRS Research Report: Financial Security Scorecard: A State-by-State Analysis of Economic Pressures Facing Future Retirees Christian Weller, PhD , Professor, Department of Public Policy and Public Affairs, University of Massachusetts Boston
10:30 am	Networking Break
10:45 am	Keynote Conversation Rebuilding the Road to Retirement David Rubenstein , Co-Founder and Co-CEO, The Carlyle Group Jack Ehnes , CEO, CalSTRS
11:45 am	Networking Break
12:15 pm	Lunch & Keynote J. Mark Iwry , Assistant Secretary, U.S. Treasury Department
1:30 pm	Panel Discussion Retirement Plan Design for the 21st Century Workforce Moderator Cathie Eitelberg , Senior Vice President, Segal Panelists Matt Fellowes , Founder and CEO, HelloWallet Lisa Schneider , Research Director, Greenwald & Associates M. Steve Yoakum , Executive Director, Public School & Education Employee Retirement Systems of Missouri
2:30 pm	Closing Remarks

SPEAKER BIOS



Ray Boshara is senior adviser and assistant vice president at the Federal Reserve Bank of St. Louis, where he also directs the Center for Household Financial Stability. Previously, Boshara was vice president of the New America Foundation, where he launched and directed programs promoting asset development, college savings, financial inclusion and a new social contract. Over the last 20 years, he has advised presidential candidates; the George W. Bush, Bill Clinton and Barack Obama administrations; and leading policy makers worldwide. Boshara is a graduate of Ohio State University, Yale Divinity School and the John F. Kennedy School of Government at Harvard.



Jack Ehnes is the CEO of the California State Teachers' Retirement System (CalSTRS). He has served on the National Association of Insurance Commissioners task force, as a NIRS board member and board chair of the Council of Institutional Investors. In 2011, Ehnes received the Employee Benefit Research Institute Lillywhite Award, recognizing outstanding lifetime service and contributions to Americans' economic security and was featured on the National Association of Corporate Directors' list of the 100 most influential corporate governance professionals. He holds a Bachelor's degree from Cornell University and a Master's degree from Vanderbilt University.



Cathie Eitelberg is a Senior Vice President in Segal's Washington, DC office. She has over 35 years of public policy experience with a focus on employee benefits and public finance. Ms. Eitelberg is the firm's National Director of the Public Sector market. Her specialties include: public pension policy, design and governance; public finance and plan administration; and total rewards strategies. She is listed in the Who's Who of Finance, the Elite Who's Who of American Business Women and received the 1995 Private Sector Financial Excellence Award from the Association of Government Accountants. Ms. Eitelberg graduated summa cum laude from the University of Maryland.



Dr. Matt Fellowes is a consumer finance expert and the founder and CEO of HelloWallet. Prior to founding HelloWallet, he was a Fellow at the Brookings Institution. His consumer finance work has been published in *BusinessWeek*, the *New York Times*, NBC Nightly News, CBS Evening News, and ABC World News, among others. Fellowes has served as a professor of public policy at Georgetown University and George Washington University, as a project director at the Pew Charitable Trusts, and on academic editorial boards. He holds a Ph.D. from the University of North Carolina at Chapel Hill, an M.P.P. from Georgetown University, and a B.A. from St. Lawrence University.



J. Mark Iwry serves as the U.S. Department Senior Adviser to Secretary Timothy Geithner and Deputy Secretary for Retirement and Health Policy. 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 is a graduate of Harvard College, Harvard Law School and the Kennedy School. He worked at the Brookings Institute, Sullivan and Cromwell, and he also worked at Brookings on the retirement security project.



Nancy LeaMond is the Executive Vice President of AARP's State and National Group. At AARP, she has led two major campaigns: Health Action Now - AARP's effort to ensure federal health care reform included important benefits for Americans 50 and older - and Divided We Fail - a national partnership initiative to put health care and financial security at the top of the country's agenda. LeaMond began her career in the Public Health Service, the Medicaid program and the Department of Commerce. She holds a bachelor's degree from Smith College and a master's degree in public policy and urban planning from the John F. Kennedy School of Government at Harvard University.



Mark Miller is a journalist covering retirement and aging issues for news outlets, including Morningstar, WealthManagement.com and the AARP Magazine. From 2008 to 2011, he wrote the weekly syndicated newspaper column Retire Smart for Tribune Media Services. Mark is the author of *The Hard Times Guide to Retirement Security: Practical Strategies for Money, Work and Living*. He also contributed chapters to *65 Things to Do When You Retire*, *65 Notable Achievers on How to Make the Most of the Rest of Your Life*. Mark edits and publishes RetirementRevised.com, which has been featured as one of the best retirement planning sites on the web by Money magazine.



Congressman Earl Pomeroy served nine terms as a North Dakota Congressman. His leadership and hard work while in Congress earned him a spot on the powerful House Ways and Means Committee, a post which gave him influence over key policy decisions on tax, trade, social security and medicare issues. He is now senior counsel at Alston & Bird, LLP, where his practice areas include financial services regulation, health care policy, pensions, tax policy, energy and agriculture. He holds a Bachelor's degree from the University of North Dakota, Grand Forks, and graduate degrees from the Durham University in England and the University of North Dakota School of Law.