



Your employees aren't saving  
enough for retirement –  
How can you help?



# Retirement Readiness

SEMINAR

**Best Employer Practices in Preparing  
Employees for a Secure Retirement**

**October 14-15, 2015**  
The Conference Board  
Conference Center  
New York City

Sponsored by:



[www.conferenceboard.org/retirement](http://www.conferenceboard.org/retirement)

# Agenda

## Day 1: Wednesday, October 14<sup>th</sup>, 2015

Registration and Coffee 8:00 – 9:00 am

Morning Sessions 9:00 am – 1:00 pm

### GENERAL OVERVIEW

#### The US Retirement Landscape

Americans are not saving nearly enough for the future. Are employers doing enough to help? In the last two decades, a decisive shift from defined benefits to defined contribution plans has placed much of the responsibility and risk of funding retirement on the shoulders of employees. This scene-setting session will examine the US retirement landscape and what it means for today's employers. Implications include: equipping your workforce to prepare for retirement; recruitment and retention; and enabling retirements to make way for younger talent. We will also look at employers' responsibility to provide investment options and at communicating and educating your workforce.

**Jack VanDerhei**, Research Director, **Employee Benefit Research Institute (EBRI)**

#### Changing the Conversation

Preparing a workforce to be retirement ready means shifting focus. What are we trying to achieve? Are we simply trying to raise the participation rates of employees enrolled on our 401k programs, or are we truly engaging in the notion of readiness? This session will look at retirement readiness based on outcomes: determining if employees really are on track to retire at a reasonable age. We will examine the measurement technology available. Can we use that technology to assign a retirement date to individual employees?

Networking & Refreshment Break 10:30 – 10:45 am

#### Talent Management and Retirement

The changing retirement landscape has huge implications for talent management strategy. As employees fail to save enough for their pension pots, they naturally delay retirement. How can you promote your younger talent when older employees are effectively jamming the system? How can you include retirement in integrated talent management strategies early on in an employee's career? How do you ensure the transfer of the knowledge that older workers possess before they retire? What options are there in moving people of retirement age into "second act" careers? This session will examine these issues and more.

**Katrin Jandrasits**, Senior Manager Benefits & Retirement, **QVC**

#### Panel Session: Retirement Readiness; Whose Responsibility is it, Anyway?

It's a given that comprehensive employee retirement programs—especially those based on real retirement readiness—will cost employers more. What is the right road to take? Are financial involvement and proactive steps forward on the part of the employer the way to go, or is simply pointing out the truth about retirement to employees enough? This panel session will discuss who bears the responsibility to fund, manage, and educate about retirement: the company or the employees.

#### The Transition to Post-Retirement Careers

Over the next two decades, the baby boomer cohort will retire from corporate life with skills and expertise intact and many productive years ahead. Many retiring workers want a gradual approach to retirement that includes some continued work and the opportunity to explore new roles. Some companies are beginning to move away from a fixed retirement model and one-size-fits-all programs and to a flexible approach. This session will look at some of the strategies undertaken by these employers.

**Meg Gottemoeller**, Senior Fellow – Human Capital Practice, **The Conference Board**

Lunch 1:00 – 1:30 pm

Afternoon Sessions 1:30 – 5:30 pm

### PLAN DESIGN

#### 401k Plan Trends and Strategies

In recent years, the shift away from defined benefits has been a boon for the 401k system of tax-free employee contributions to retirement accounts. How can companies motivate employees to save? How can they make saving less painful, simpler, and more user-friendly? This session will look at various strategies being used with the 401k to increase the amount that workers save for retirement: matching structures, automatic savings increases, and automatic re-enrollment of individuals who have opted out.

#### Financial Wellness: Case Study from PepsiCo

PepsiCo began its financial wellness program in 2008 with its move from defined benefit to defined contribution. Many PepsiCo workers are front-line employees who are balancing saving for retirement with paying their monthly expenses. This session will showcase PepsiCo's Healthy Money program and examine the practice of financial wellness, an approach that moves employees in the right direction, helping them reduce or eliminate debt and begin planning for their futures.

**Chad Ryan**, Senior Director, Global Retirement Plans and Financial Wellness, **PepsiCo**

Networking & Refreshment Break 3:00 – 3:15 pm

### Working to Build Financial Wellness Toward Retirement

This case study session will examine some of the steps undertaken by Prudential to build financial wellness, one of the organization's key strategies in beginning to prepare employees for retirement at the end of their career

**Andrew Gregg**, VP Employee Benefits, **Prudential Financial**

### Why Participant Education Can't be Old School

While technology is changing how adults learn, financial education has lagged behind, mainly relying on traditional and outdated approaches. As a result, most financial educational programs are underutilized and don't demonstrate a clear link to behavior change. This session will describe how a modernized curriculum aligned with needs-based segmentation and geared towards "education for action" can compel people to take their best next step and achieve better outcomes.

**Tom Ryan**, SVP Communications, **Fidelity Investments**

### The Nexus Between Financial Literacy, Decision-Making & Retirement Readiness

Paul Henry will discuss the importance of having a workforce that has been enabled to make retirement saving, investing, and income choices that are appropriate for their goals and circumstances.

**Paul Henry**, Managing Director, **LIMRA Secure Retirement Institute**

End of Day One 5:30 pm

## Day 2: Thursday, October 15<sup>th</sup>, 2015

Registration and Coffee 8:00 – 9:00 am

Morning Sessions 9:00 am – 1:00 pm

## COMMUNICATION AND EDUCATION

### Communications Strategies Around Retirement Readiness

Employers have traditionally been encouraged to think about the investment choices that they are offering employees, but less pressure has been placed on employers to communicate to employees how much they will need to save to retire. This session will look at some of the education and communication tools and strategies that are being used by organizations, including seminars, webinars, 1-2-1 phone counseling, and new digital resources and apps.

**Rich Jager**, Director, Retirement Plan Operations & Compliance, **Lockheed Martin Corporation**

### Case Study: Mass Mutual – Making the Link Between Health and Wealth

There are factors beyond the financial that can benefit employers when it comes to retirement-ready employees. MassMutual offers an integrated health and wellness program that encourages employees to become active participants in managing their health and health care. The premise: it's better to look after your health in your 30s and 40s to prevent diseases, just as it is better to look after your financial wellness when you are young. This session will discuss how MassMutual is making and communicating that link successfully to enable a fitter, stronger, and less financially stressed workforce.

**Rich Goldstein**, VP Benefits, **Mass Mutual**

Networking & Refreshment Break 10:30 – 10:45 am

### Engaging Tomorrow's Retirees: Gamification and Apps

Younger workers present the biggest challenges and opportunities when it comes to achieving retirement readiness. How can employers engage this generation to begin preparing for retirement when they can make the most difference? This session will explore apps and gamification techniques that companies have used to engage younger workers in retirement planning.

**Lisa Blasdale**, Senior Benefits Manager, **Staples**

### Building A Culture of Retirement Readiness

Engaging workers in a retirement readiness program doesn't happen easily or automatically; it depends on corporate culture. Ministry Health Care has an active program of tools and communication to achieve retirement readiness, using very direct and multifaceted approaches. This session will show how the company has built saving for retirement into the fabric of the organization, to the extent that as soon as new workers walk through the door, they are expected to engage in the process.

**Kerry Brunner**, Director, Benefits, **Ministry Health Care**

### Panel: "You can Lead a Horse to Water..." How to Achieve Real Engagement from your Employees to Increase Retirement Savings

Employee engagement, even more than cleverly structured programs and best practices in education, is key to achieving a retirement-ready workforce. This panel session will discuss the challenges of engagement, particularly with younger workers, and the incentives, branding, and communication that drive participation.

End of Seminar 1:00 pm



# WORK

## REGISTRATION INFORMATION

**Online** [www.conferenceboard.org/retirement](http://www.conferenceboard.org/retirement)  
**Email** [customer.service@conferenceboard.org](mailto:customer.service@conferenceboard.org)  
**Phone** 212.339.0345 8:30 AM – 5:30 PM ET, Monday – Friday

This program has been submitted to the HR Certification Institute for review.

### Pricing:

**Register early and SAVE!**

#### Before 9/4/2015

Member **\$1,595**

Non-Member **\$1,795**

#### After 9/4/2015

Member **\$1,695**

Non-Member **\$1,895**

Fees do not include hotel accommodations.

### Location

**The Conference Board Conference Center**

845 Third Avenue

(Between 51<sup>st</sup> and 52<sup>nd</sup> Streets), 3rd Floor

New York, NY 10022

Tel 212 339 0345

Official Website: [www.conferenceboard.org](http://www.conferenceboard.org)

### Cancellation Policy

Full refund until three weeks before the meeting. \$500 administration fee up to two weeks before the meeting. No refund after two weeks before the meeting. Confirmed registrants who fail to attend and do not cancel prior to the meeting will be charged the entire registration fee.

### Team Discounts per Person

For a team of three or more registering from the same company at the same time, take \$300 off each person's registration. One discount per registration. Multiple discounts may not be combined.



[www.conferenceboard.org/retirement](http://www.conferenceboard.org/retirement)

©2015 The Conference Board, Inc. All rights reserved.  
Program subject to change. July 2015

**THE CONFERENCE BOARD**  
Trusted Insights for Business Worldwide

