



**Saving for Your Golden Years:  
Trends, Challenges and Opportunities**

**AGENDA**

**The Willard Intercontinental, Washington, D.C.  
March 1-2, 2006**

***Tuesday, February 28, 2006***

4:00 p.m. – 6:00 p.m.	<b>Summit Registration</b>	2nd Floor Alcove
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***Wednesday, March 1, 2006***

8:30 a.m. – 9:30 a.m.	<b>Summit Registration</b>	Ballroom Lobby
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8:30 a.m. – 9:30 a.m.	<b>Continental Breakfast</b>	Buchanan & Pierce Rooms
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9:30 a.m. – 9:40 a.m.	<b>Presentation of Color Guard and National Anthem</b>	Ballroom
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9:40 a.m. – 9:45 a.m.	<b>Introduction of Secretary Elaine L. Chao</b>	Ballroom
	<i>Ann L. Combs, Assistant Secretary, Employee Benefits Security Administration, U.S. Department of Labor</i>	

9:45 a.m. – 10:00 a.m.	<b>Welcome and Opening Remarks</b>	Ballroom
	<i>The Honorable Elaine L. Chao, U.S. Secretary of Labor</i>	

10:00 a.m. – 10:05 a.m.	<b>Overview and Introduction</b>	Ballroom
	<i>Ann L. Combs, Assistant Secretary, Employee Benefits Security Administration, U.S. Department of Labor</i>	

10:05 a.m. – 10:35 a.m.	<b>Review of Previous Summits and Current Status of Retirement Savings</b>	Ballroom
	<i>Sylvester J. Schieber, Ph.D., Vice President and U.S. Director of Benefits Consulting, Watson Wyatt Worldwide</i>	

10:35 a.m. – 10:45 a.m.	<b>Video Introduction of Breakout Groups</b>	Ballroom
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10:45 a.m. – 11:00 a.m.	<b>Break</b>	
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11:00 a.m. – Noon **Four Concurrent Breakout Sessions**

Delegates will work in one of four teams to examine the challenges facing four distinct groups by discussing ways to reach out with retirement savings messages and help overcome savings obstacles. The Summit will address the central issues facing workers and families. The groups to be examined are:

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**Group A: Low-Income Workers** Buchanan Room

Speaker: **Kirk Johnson, Ph.D.**, *Senior Policy Analyst, Center for Data Analysis, The Heritage Foundation*

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**Group B: Small Business Employees** Nest Room

Speaker: **Renee V. Schaaf**, *Vice President of Retirement and Investor Services, Principal Financial Group*

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**Group C: New Entrants to the Workforce** Pierce Room

Speaker: **Lori Lucas, CFA**, *Director of Retirement Research, Hewitt Financial Services, Hewitt Associates, LLC*

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**Group D: Workers Nearing Retirement** Crystal Room

Speaker: **Sylvester J. Schieber, Ph.D.**, *Vice President and U.S. Director of Benefits Consulting, Watson Wyatt Worldwide*

Noon – 1:15 p.m. **Luncheon Program** Ballroom

**Mr. Ben Stein**, *Actor, Author, Economist, Lawyer, Teacher, Expert on Finance*

1:15 p.m. – 1:30 p.m. **Break**

1:30 p.m. – 4:30 p.m. **Four Concurrent Breakout Sessions**

Delegates will review model savings programs and develop action plans targeting four distinct groups.

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**Group A: Low-Income Workers** Buchanan Room

Facilitator: **Scott Smith**, *Futurist and Director of Research Applications, Social Technologies, LLC*

Expert: **Kirk Johnson, Ph.D.**, *Senior Policy Analyst, Center for Data Analysis, The Heritage Foundation*

Presenter: **Steven Dow**, *Executive Director, Community Action Project of Tulsa County*

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**Group B: Small Business Employees** Nest Room

Facilitator: **Don Abraham**, *Futurist and Director of Development, Social Technologies, LLC*

Expert: **Renee V. Schaaf**, *Vice President of Retirement and Investor Services, Principal Financial Group*

Presenter: **Rob Zeldenrust**, *General Manager, Fremont Co-operative Produce Company*

## Four Concurrent Breakout Sessions (Continued)

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### Group C: New Entrants to the Workforce

Pierce Room

- Facilitator: **Atul Dighe**, *Futurist, 5 Big Questions About the Future*
- Expert: **Lori Lucas, CFA**, *Director of Retirement Research, Hewitt Financial Services, Hewitt Associates, LLC*
- Presenter: **Jeffrey D. Wiker**, *Vice President of Administration, Fleet Manager, H.L. Wiker, Inc.*
- Presenter: **Danielle R. Shanes**, *Manager of Work Environment, The McGraw-Hill Companies*
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### Group D: Workers Nearing Retirement

Crystal Room

- Facilitator: **Tom Conger**, *Futurist and Founder, Social Technologies, LLC*
- Expert: **Sylvester J. Schieber, Ph.D.**, *Vice President and U.S. Director of Benefits Consulting, Watson Wyatt Worldwide*
- Presenter: **Deborah K. Lebryk**, *Director of External Relations, Monsanto Company*
- Presenter: **Charlotte Lazar-Morrison, CEBS**, *Principal Director of Human Resources, The Aerospace Corporation*

- 5:30 p.m. – 6:30 p.m. **Reception at Willard Intercontinental Hotel** Crystal Room
- 6:20 p.m. – 7:10 p.m. **Shuttle to the Russell Senate Office Building** Hotel F Street Entrance
- 7:10 p.m. – 9:00 p.m. **Dinner Program** Russell Senate Caucus Room

#### Invocation

#### Welcome and Opening Remarks

**The Honorable Elaine L. Chao**, *U.S. Secretary of Labor*

#### Keynote Speaker

**The Honorable Gordon Smith**, *Chairman, Senate Special Committee on Aging*

#### Closing Remarks

**The Honorable Elaine L. Chao**, *U.S. Secretary of Labor*

- 9:00 p.m. – 9:30 p.m. **Shuttle to The Willard Intercontinental Hotel**

## Thursday, March 2, 2006

7:30 a.m. – 9:15 a.m.	<b>Breakfast Program</b>	Ballroom
	<b>Remarks by Congressional Speakers</b>	
	<b>The Honorable Charles Grassley</b> , <i>Chairman, Senate Finance Committee</i>	
	<b>The Honorable Michael Oxley</b> , <i>Chairman, House Financial Services Committee</i>	
9:15 a.m. – 10:00 a.m.	<b>Introduction of Keynote Speakers</b>	Ballroom
	<b>The Honorable Elaine L. Chao</b> , <i>U.S. Secretary of Labor</i>	
	<b>Keynote Speakers</b>	
	<b>The Honorable Don Evans</b> , <i>CEO, The Financial Services Forum</i>	
	<b>The Honorable Richard B. Cheney</b> , <i>Vice President of the United States of America</i>	
10:00 a.m. – 10:15 a.m.	<b>Break</b>	
10:15 a.m. – Noon	<b>Four Concurrent Breakout Sessions</b>	
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	<b>Group A: Low-Income Workers</b>	Buchanan Room
	Facilitator: <b>Scott Smith</b> , <i>Futurist and Director of Research Applications, Social Technologies, LLC</i>	
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	<b>Group B: Small-Business Employees</b>	Nest Room
	Facilitator: <b>Don Abraham</b> , <i>Futurist and Director of Development, Social Technologies, LLC</i>	
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	<b>Group C: New Entrants to the Workforce</b>	Pierce Room
	Facilitator: <b>Atul Dighe</b> , <i>Futurist, 5 Big Questions About the Future</i>	
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	<b>Group D: Workers Nearing Retirement</b>	Crystal Room
	Facilitator: <b>Tom Conger</b> , <i>Futurist and Founder, Social Technologies, LLC</i>	
Noon – 12:15 p.m.	<b>Break</b>	
12:15 p.m. – 2:00 p.m.	<b>Luncheon Program</b>	Ballroom
	<b>Reports from the Breakout Groups</b>	Ballroom
	Facilitator: <b>Tom Conger</b> , <i>Futurist and Founder, Social Technologies, LLC</i>	
2:00 p.m. – 2:15 p.m.	<b>Closing Remarks</b>	Ballroom
	<b>The Honorable Elaine L. Chao</b> , <i>U.S. Secretary of Labor</i>	



## ***EXPERT SPEAKERS/FACILITATORS/MODEL PRESENTERS***

### **Expert Speakers**

**Sylvester J. Schieber, Ph.D.**

Vice President and U.S. Director of Benefits Consulting  
Watson Wyatt Worldwide  
Arlington, Virginia

**Kirk Johnson, Ph.D.**

Senior Policy Analyst, Center for Data Analysis  
The Heritage Foundation  
Washington, D.C.

**Lori Lucas, CFA**

Director of Retirement Research  
Hewitt Financial Services  
Hewitt Associates, LLC  
Lincolnshire, Illinois

**Renee V. Schaaf**

Vice President of Retirement and Investor Services  
Principal Financial Group  
Des Moines, Iowa

### **Facilitators**

**Don Abraham**

Futurist and Director of Development  
Social Technologies, LLC  
Washington, D.C.

**Tom Conger**

Futurist and Founder  
Social Technologies, LLC  
Washington, D.C.

**Atul Dighe**

Futurist  
5 Big Questions About the Future  
Bowie, Maryland

**Scott Smith**

Futurist and Director of Research Applications  
Social Technologies, LLC  
Washington, D.C.

### **Model Presenters**

**Steven Dow**

Executive Director  
Community Action Project of Tulsa County  
Tulsa, Oklahoma

**Charlotte Lazar-Morrison, CEBS**

Principal Director of Human Resources  
The Aerospace Corporation  
El Segundo, California

**Deborah K. Lebryk**

Director of External Relations  
Monsanto Company  
St. Louis, Missouri

**Danielle R. Shanes**

Manager of Work Environment  
The McGraw-Hill Companies  
New York, New York

**Jeffrey D. Wiker**

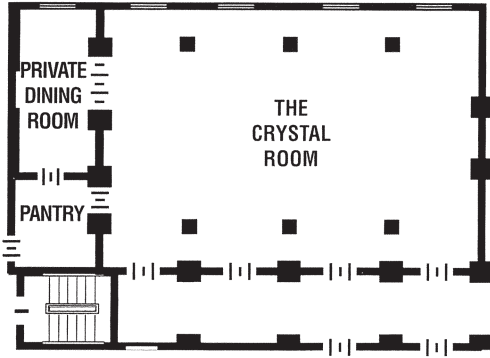
Vice President of Administration  
Fleet Manager  
H.L. Wiker, Inc.  
Lancaster, Pennsylvania

**Rob Zeldenrust**

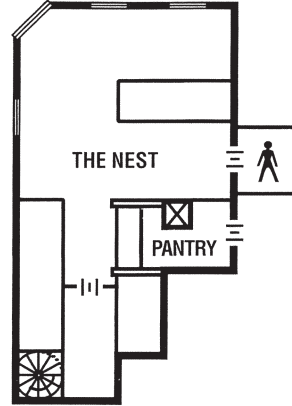
General Manager  
Fremont Co-operative Produce Company  
Fremont, Michigan

WILLARD  
INTER-CONTINENTAL  
WASHINGTON

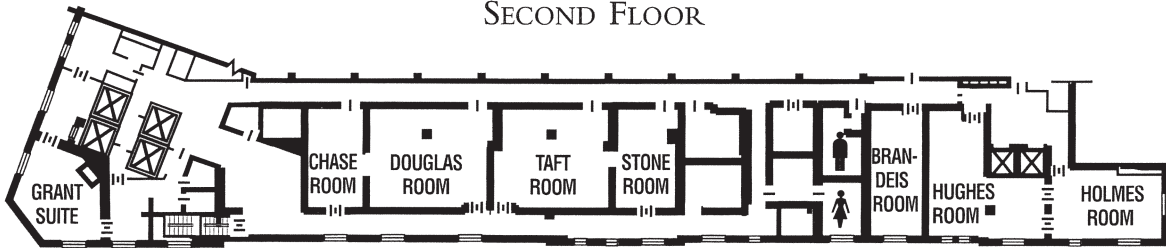
LOBBY LEVEL



MEZZANINE LEVEL



SECOND FLOOR



LOWER LEVEL

