

## **Background of Members of the Retirement Reform Group and their Aim to Address Lower- and Moderate-Income Worker Retirement Savings**

**The Retirement Reform Group:** The Retirement Reform Group is an informal discussion group of over 100 highly experienced employee benefits lawyers which has been exploring ways to address lagging lower- and moderate-income worker retirement savings. The Retirement Reform Group started meeting in 2025 developing ideas for reform in five subgroup areas: Individual Retirement Accounts (“IRAs”); Defined Contribution plans; Defined Benefit plans; Education; and Equity Issues.

**Background of Members of the Retirement Reform Group:** Retirement Reform Group members are active and retired Employee Retirement Income Security Act of 1974 (“ERISA”) and employee benefits design, compliance, policy, and litigation attorneys. While the Retirement Reform Group is open exclusively to Fellows of the American College of Employee Benefits Counsel, it is not affiliated with the American College of Employee Benefits Counsel. Selection as a Fellow is limited to attorneys from across the country who have made significant contributions to the advancement of the employee benefits field.

Retirement Reform Group members have a depth of experience from the front lines of ERISA and state and local retirement systems. The members bring an understanding of the history of the law as well as the practical problems and concerns of employees, employers, and service providers. Many have invaluable experience in formulating employee benefit plan laws and government policies. Many have a deep appreciation and understanding of the Department of Labor, Department of the Treasury, Internal Revenue Service, and Pension Benefit Guaranty Corporation based on time served with these agencies governing retirement plans. Each participating attorney adds unique insights and ideas based on their distinguished careers including private practice, in-house representation, government service, academia, and policy development.

**Published Materials:** Materials published by some members of the Retirement Reform Group include:

- Comment Submitted September 29, 2025, Pooled Employer Plans: Big Plans for Small Businesses Regulation RIN 1210-AC10, EBSA-2025-0069-0031\_attachment\_1.pdf

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