The Millennial Perspective:  
An Intergenerational Discussion on Retirement Solutions  
June 21, 2017

Agenda

1:00 – 1:30pm  Registration, Refreshments, & Networking

1:30 – 1:45pm  Welcome and Opening Remarks  
Cindy Hounsell, President, WISER  
Governor Dirk Kempthorne, President and CEO, ACLI

1:45 – 2:15pm  Speaker: Honorable Joyce B. Beatty (D-OH), Financial Literacy Caucus  
Introduced by: Judy Chapa, Financial Services Roundtable

2:15 - 3:30pm  Panel I: Setting the Stage & the Future of the Millennials’ Retirement  
_Moderator:_ Jason Fichtner, Mercatus Center at George Mason University.  
Part A: How Millennials Look at Financial Issues  
Melissa Hooker, Wells Fargo; and James Mahaney, Prudential  
Part B: Removing Retirement Roadblocks  
Spencer Williams, Retirement Clearinghouse (preserving retirement income);  
Paul Harbaugh, FlexWage Solutions (avoiding payday loans); Stacy Canan,  
Consumer Financial Protection Bureau (seniors paying student loans); Andy Remo,  
American Retirement Association (Health Savings Accounts); Jessica Strieter  
Elting, Aflac (voluntary benefits); _Discussant:_ Josh Cohen, PGIM

3:30 - 4:30pm  Panel II: 2017 iOme Challenge Winners – A Dialogue  
_Discussants:_ Dallas Salisbury, EBRI Fellow; Jean Setzfand, AARP  
iOme 2017 Winning Team: Yankang (Bennie) Chen, Columbia University; Jiayu  
(Kamessi) Zhao, Columbia University; Siheng (Asa) Li, Amherst College; and  
Qiufeng (Joseph) Zhang, Duke University

2017 iOme Challenge Question: The President believes that Millennials face some unique financial challenges. And that addressing the financial concerns of Millennials will have substantial economic impact for the future of the Millennial Generation. Two of the major financial challenges that face Millennials are substantial college debt and the lack of saving for retirement. These two challenges are naturally linked to one another. Paying off large college indebtedness means those funds cannot be set aside for retirement. Develop a policy proposal that will solve or ease the burden of college debt for Millennials. If the college debt burden is eased, what incentives can be developed to ensure that the money saved can be channeled into savings for retirement? Your policy proposal must link these two financial challenges and provide solutions for both.

4:30 – 5:30pm  Panel III: _Congressional Panel - Legislative & Regulatory Action_  
_Moderator:_ Michael Kreps, Groom Law Group  
Kara Getz, House Ways & Means Committee; Kendra Issacson, Senate HELP  
Committee; others TBD

5:30 - 7:15pm  Reception, 9th Floor Rotunda Room