2025 Annual Retirement Policy Conference

CHOICES, CHALLENGES, AND OPPORTUNITIES: STRENGTHENING OUR RETIREMENT INFRASTRUCTURE

MARCH 4, 2025

8:00 AM   **Breakfast**

8:30 AM   **Welcome and Opening Remarks**
Michael Hairston, Board Vice Chair, NIRS, and Senior Pension Specialist, National Education Association

8:45 AM   **Keynote**
Ken Dychtwald, PhD, Founder and CEO, Age Wave

9:45 AM   **Networking Break**

10:00 AM   **Keynote**
Carl Tannenbaum, Chief Economist, Northern Trust

11:00 AM   **Panel Discussion | Social Security at 90: A Bipartisan Roadmap for the Program's Future**
Joel Eskovitz, Senior Director, Social Security and Savings, AARP Public Policy Institute
Tracey Gronniger, Managing Director, Economic Security, Justice in Aging
Chantel Sheaks, Vice President, Retirement Policy, U.S. Chamber of Commerce
Moderator: **Rebecca Vallas,** Chief Executive Officer, National Academy of Social Insurance

12:00 PM   **Networking Lunch**

1:00 PM   **Keynote Conversation | The Second Fifty**
Debra Whitman, PhD, Executive Vice President and Chief Public Policy Officer, AARP, with **Kerry Hannon,** Senior Columnist, *Yahoo Finance*

1:30 PM   **Panel Discussion | How Financial Markets' Evolution Has Affected Public Pension Investing**
Robert Crothers, Managing Director & Head of U.S. Retirement, BlackRock
Angela Miller-May, Chief Investment Officer, Illinois Municipal Retirement Fund
John Sullivan, Associate Partner, Asset-Liability Management, Aon
Moderator: **Tyler Bond,** Research Director, National Institute on Retirement Security

2:20 PM   **Panel Discussion | Ongoing Challenges and New Opportunities: Closing the Retirement Savings Gap**
Lilach Frenkel, Director, Product Innovation, CAAT Pension Plan
Joelle Saad-Lessler, PhD, Industry Professor & Associate Dean of Undergraduate Studies in the School of Business, Stevens Institute of Technology
John Scott, PhD, Retirement Savings Project Director, The Pew Charitable Trusts
Moderator: **Dan Doonan,** Executive Director, National Institute on Retirement Security

3:10 PM   **Panel Discussion | The Role of Retirement Plans in Sustaining a Robust Public Sector Workforce**
Jon Busken, Public Safety Division Liaison, Michigan State Employees Association
Kelly Dobson, President, Jacksonville Association of Firefighters
Gerald Young, Senior Researcher, MissionSquare Research Institute
Moderator: **Joshua Franzel, PhD,** Senior Executive and Director of Research & Data Analysis, National League of Cities

4:00 PM   **Closing**
Dan Doonan, Executive Director, National Institute on Retirement Security

Conference Speakers

Tyler Bond

Tyler Bond is Research Director for the National Institute on Retirement Security (NIRS). He works with the executive director to plan all NIRS research products. Since joining NIRS, Bond has authored or co-authored research reports, issue briefs, and fact sheets on a wide variety of topics relating to retirement security. He is a frequent speaker at conferences about NIRS research, has testified before policymakers, and has been quoted in national media outlets on retirement issues. Previously, Bond spent four years at the National Public Pension Coalition, where he directed the research program and authored six original research reports. He also held positions on Capitol Hill and at the Center on Budget and Policy Priorities. Bond holds a B.A. in Political Science and Philosophy from Indiana University and an M.A. in Public Policy from The George Washington University. He is a member of the National Academy of Social Insurance.

Jon Busken

Jon Busken is both a Public Safety Division liaison and the treasurer for the Michigan State Employee Association, where he has oversight on the organizations nearly two-million-dollar annual budget. He has served as a state law enforcement officer for 11 years. He also serves as a petty officer second class in the U.S. Coast Guard Reserves. Busken received a B.S. in Wildlife Disease Ecology and a B.A. in Criminal Justice from Michigan State University.

Robert W. Crothers

Robert W. Crothers is a Managing Director and Head of U.S. Retirement for BlackRock. Previously, Crothers led the product and strategy team within BlackRock's retirement group, and he was responsible for developing and driving business strategy alongside innovation, commercialization, sales strategy, product management, and client implementation. In this role, Crothers also held the title of Head of Product for the Retirement Group. He is a member of the Americas Global Product Solutions Executive Committee and Americas Product Development Committee. Crothers has spent his career leading product innovation, range management, and business and commercial strategy across global client channels and various asset classes. Past roles included leading Equity product strategy and execution globally across the firm's Institutional Client Business; product development and management efforts related to firm's US Wealth Advisory clients; and the role of Lead Business Manager for Global Retail & iShares, for which he was responsible for all Business & Risk Management efforts across Global Retail & iShares, including as Chair of the Global Retail Risk & Controls Council. His service with the firm dates back to 2004 and includes his years with Merrill Lynch Investment Managers, which merged with BlackRock in 2006. Crothers earned a B.A. in English and Communication Arts & Sciences from The Pennsylvania State University.

Kelly Dobson

Jonathan Kelly Dobson is President of the Jacksonville Association of Firefighters in Jacksonville, FL, and has been a member of the board for 23 years. He also serves as District Chief of the Jacksonville Fire & Rescue Department, and he is a certified EMT/RPM, HAZMAT Technician. Dobson is U.S. Army veteran and served for nine years in the 3rd Battalion 20th SFG (A). He was deployed from November 2022 to June 2023 during Operation Enduring Freedom in Niger. He earned a B.A. in Political Science from the University of North Florida.

Dan Doonan

Dan Doonan is the Executive Director of NIRS. With the Board of Directors, he leads the organization's strategic planning, retirement research, and education initiatives. He has more than 20 years of experience working on retirement issues from different vantage points, including an analyst, consultant, trainer, and even a plan trustee. In these various roles, the consistent theme has been his belief that Americans have a shared interest in creating and maintaining a resilient retirement infrastructure that provides adequate financial support in an efficient manner. He began his career at the U.S. Department of Labor as a mathematical statistician then spent seven years performing actuarial analysis with Buck Consultants in their retirement practice. His experience also includes positions as a research director and labor economist. Doonan holds a B.S. in Mathematics from Elizabethtown College and is a member of the National Academy of Social Insurance.

Ken Dychtwald, PhD

Ken Dychtwald, PhD is Founder and CEO of Age Wave, a think tank and consultancy focused on the social and business implications and opportunities of global aging and rising longevity. He is a psychologist, gerontologist, and best-selling author of 19 books on aging-related issues. He was the executive producer and host of the PBS documentary, *The Boomer Century: 1946–2046*, as well as the public television special, *Life's Third Age. Sages of Aging* is Dychtwald's latest national public television program. He served as a fellow of the World Economic Forum and was a featured speaker at two White House Conferences on Aging. Dychtwald has been recognized with many prestigious awards, including an award for outstanding leadership from the American Society on Aging (ASA), ASA's President's Award, the Esalen Prize, the Inspire Award from the International Council on Active Aging, and the Pioneer Award from the Retirement Coaches Association. American Demographics honored him as the single most influential marketer to baby boomers over the past quarter century. His article in the *Harvard Business Review*, "It's Time to Retire Retirement," was awarded the prestigious McKinsey Award. Dychtwald holds a B.A from Lehigh University and a Ph.D. in psychology from Union Graduate School.

Joel Eskovitz

Joel Eskovitz is Senior Director of Social Security and Savings at the AARP Public Policy Institute where he leads a team charged with finding policy solutions that will improve the financial security of Americans aged 50 and older. He also serves as the co-lead of AARP'S Social Security enterprise strategy to help ensure the long-term solvency of the program and adequacy of benefits. Prior to joining AARP, Eskovitz spent six years at the U.S. Senate Special Committee on Aging where he served as deputy staff director and chief counsel. He also worked at the Social Security Administration examining disability policy. Eskovitz earned a B.A. in Journalism and Political Science from Indiana University and a J.D. from the George Washington University Law School and. He is a member of the Virginia Bar.

Joshua Franzel, PhD
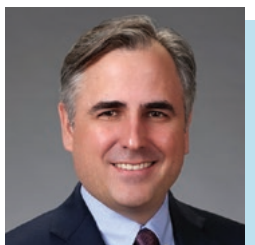
Joshua Franzel, PhD is Senior Executive and Director of Research & Data Analysis at the National League of Cities (NLC). He operates at the convergence of research and key public policy, finance, and management issues to help states and localities make informed decisions. Throughout his career, Franzel has collaborated with a wide range of governments, associations, foundations, and private sector firms in solving real-world problems through the application of comprehensive research analyses. Prior to joining NLC, he was the Managing Director of MissionSquare Research Institute, formerly the Center for State and Local Government Excellence (SLGE), and he served in other positions with SLGE since 2007. He also served as director of policy research for the International City/County Management Association. Earlier in his career, he served as a Presidential Management Fellow with The International Trade Administration and The White House Office of Management and Budget. He also worked for the Delaware and Florida legislatures. His research focuses on state and local government management, public finance, financial wellness, public pensions and other public funds, infrastructure, health care financing, labor force demographics, public health, and government innovation. Franzel has taught graduate level courses on state and local government and urban policy at American University in Washington, D.C. He earned a B.A in Political Science from the University of Delaware, an M.P.A from Florida State University, and a Ph.D. in Public Administration & Policy from American University.

Lilach Frenkel

Lilach Frenkel is Director of Product Innovation at CAAT Pension Plan. She is a seasoned actuary with more than 25 years of experience working with various stakeholders in the pension industry to manage and meet risk objectives through strategy and innovation. At CAAT, she develops products and initiatives that open new strategic opportunities and risk mitigation techniques. Before joining CAAT, Frenkel was a Partner at Aon where she provided strategic advice to plan sponsors, boards, and pension committees on initiatives related to plan design, policy reform, funding, and accounting. She frequently speaks and writes about plan sponsor risk management, decumulation strategies, and member engagement that drive outcomes. Frenkel has volunteered on numerous committees of the Canadian Institute of Actuaries, the Society of Actuaries, and the Financial Services Regulatory Authority of Ontario. She is a Fellow of the Canadian Institute of Actuaries and a Fellow of the Society of Actuaries. Frenkel earned a degree in Actuarial Sciences from the University of Toronto.

Tracey Gronniger

Tracey Gronniger is Managing Director of Economic Security at Justice in Aging. She leads the organization's efforts to ensure that low-income older adults can fulfill their basic needs, including food, shelter, and more, as they age. She and her team focus on income-based programs like Social Security and Supplemental Security Income, and they advocate for affordable housing solutions and tools to prevent evictions and homelessness among older adults. Gronniger comes to this work with an interest in lifting and examining the experiences and challenges of older adults who are often overlooked. She is on the National Academy of Social Insurance board and serves as a co-chair of the Consortium for Citizens with Disabilities Social Security Task Force. She received her B.A. in Anthropology from Harvard University and a J.D. from the University of Michigan School of Law.

Michael Hairston

Michael Hairston is a Senior Pension Specialist for the National Education Association (NEA) where he works to protect, preserve, and enhance the retirement security of more than 2.9 million members. Prior to joining NEA, Hairston served more than 30 years in the classroom as a music teacher. His teaching career in Fairfax County Public Schools (FCPS) spanned more than 20 years, and during his tenure he was nominated for the FCPS Teacher of the Year Award. Hairston served for more than a decade as a trustee on the FCPS Board of the Educational Employees Retirement System. Prior to his appointment at Luther Jackson Middle School, Hairston served as President of the Fairfax Education Association. He also served on the Virginia Education Association Board of Directors, Executive and Retirement Committees. Currently, Hairston serves on the National Council on Teacher Retirements Corporate Advisors Committee and the NIRS's Board of Directors, National Public Pension Coalition Board, The International Foundation of Employee Benefits Public Employees Board, and the Coalition to Preserve Retirement Security. He also serves as a trustee on the NEA Staff Retirement Plan. Hairston received a B.S. from North Carolina A&T State University an M.A. from The Ohio State University.

Kerry Hannon

Kerry Hannon is a Senior Columnist for *Yahoo Finance*, and she has spent more than three decades covering all aspects of careers, business, retirement, entrepreneurship, and personal finance as a columnist, editor, and writer for the nation's leading media companies. Before joining *Yahoo Finance*, she was an expert columnist, opinion writer, and regular contributor to *The New York Times*, *MarketWatch*, *Forbes*, and a personal finance and entrepreneurship expert on the PBS website NextAvenue.org. Hannon is an award-winning author of 14 books, including *In Control at 50+: How to Succeed in The New World of Work*. In 2006, she developed *U.S. News & World Report's* pioneering "Second Acts" feature, a regular column that looked at people who successfully navigated a complete career change in midlife. In addition to delivering practical advice for mid-life workers seeking to land rewarding jobs, find financial and personal rewards and ride the age wave of longevity with grace, a key passion for Hannon is helping and advising women on how to take charge of their own financial planning. Hannon is a former National Press Foundation Fellow, a former Fellow of the Columbia Journalism School and the Robert N. Butler Columbia Aging Center's Age Boom Academy, and he has testified before Congress about the importance of older workers. Hannon earned a B.A. in Comparative Literature from Duke University.

Angela Miller-May

Angela Miller-May is the Chief Investment Officer for the Illinois Municipal Retirement Fund (IMRF), a $54.9 billion pension fund that services a membership of more than 474,000 active members and 3,027 employers. She focuses on providing strategic portfolio construction, excellent manager selection, and rigorous due diligence. Miller-May also provides leadership to a team of investment professionals in meeting IMRF's investment goals. Before joining IMRF in August 2021, Miller-May served as the CIO for the Chicago Teachers' Pension Fund. She was recently named to the 2024 CIOPower100 List and was the recipient of the 2024 DEICPower100 honor. Miller-May received the *Pension & Investments* 2023 Most Influential Women in Institutional Investing Award, Markets Group 2023 DEI Leadership Award, National Association of Securities Professionals 2022 Pacesetter Award, Institutional Investor's 2022 DEI Leadership Award, and others. She had the honor of testifying at a 2019 Congressional Hearing on the topic of Diversity and Inclusion. Miller-May earned a B.A. in Economics from Northwestern University and an M.B.A. from Kellstadt Graduate School of Business at DePaul University.

Joelle Saad-Lesser, PhD

Joelle Saad-Lessler, PhD is Associate Dean of Undergraduates and an Industry Professor at the Stevens Institute of Technology, School of Business. She is a leading labor economist with expertise in econometric modeling, statistical programming, and in-depth data analysis. Previously, she was a research economist with The New School, Schwartz Center for Economic Policy Analysis and an assistant professor of economics at Long Island University. Saad-Lessler has published extensively on American workers' savings shortfalls, including *Shortchanged in Retirement: The Continuing Challenges to Women's Financial Future* and *The Forgotten Generation: Generation X Approaches Retirement*, with NIRS. She a member of the American Economic Association and the Labor and Employment Relations Association Member. From Columbia University she earned her B.A., M.A., and Ph.D., all in Economics.

John Scott, PhD
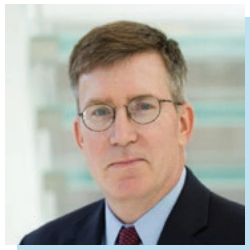
John Scott, PhD is the Retirement Savings Project Director at The Pew Charitable Trusts. The project conducts original research and works with experts and policymakers to understand the barriers to retirement savings in the United States; policy initiatives that might increase retirement savings; and whether strengthening the disclosure of fees can help employers and employees make better decisions about retirement plans. Prior to joining Pew, Scott taught and conducted research on public policy at the University of North Carolina at Chapel Hill. He also has extensive experience in retirement policy and in pension and benefits law. Scott earned and B.A. in Economics from Swarthmore College, an M.A. in Sociology from the University of Mary, a J.D from Pennsylvania State University, and a Ph.D. in Sociology from Cornell University.

Chantel Sheaks

Chantel Sheaks is Vice President of Retirement Policy at the U.S. Chamber of Commerce. She has 28 years of experience in employee benefits law, including both policy and practice. She has held a variety of positions, including partner at a major international law firm, government relation consultant for a global benefits consulting firm, and fund director/general counsel for a national multiemployer health fund. Sheaks was an adjunct professor at Georgetown University Law Center for 17 years. She earned a B.A. in Spanish and Russian from Randolph-Macon Woman's College and a J.D. from Northeastern University School of Law.

John Sullivan
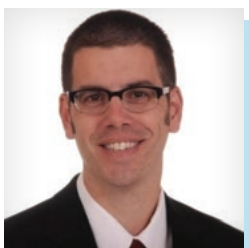
John Sullivan is an Associate Partner with Aon's Investment Policy Services team in the U.S. The team provides investment strategy advice to institutional investors on pension and post-retirement welfare plans. Sullivan's specialty is asset-liability management for public sector retirement plans. He began working as an actuarial consultant in 2001, joined Aon in 2007, and moved into the investment consulting practice in 2014. Sullivan earned a B.A. in Mathematics from La Salle University.

Carl Tannenbaum

Carl Tannenbaum is the Chief Economist for Northern Trust. In this role, he briefs clients and colleagues on the economy and business conditions, prepares the bank's official economic outlook, and participates in forecast surveys. He is a member of Northern Trust's investment policy committee, its capital committee, and its asset/liability management committee. He publishes weekly commentaries and is frequently interviewed by media outlets, including *The Wall Street Journal*, *Bloomberg*, *The New York Times*, and *Reuters*. Prior to joining Northern Trust, Tannenbaum spent four years leading the Federal Reserve's risk section. He was deeply involved in the central bank's response to the 2008 financial crisis, helped to create and conduct its stress testing program, and advised senior Federal Reserve leaders on developments in banking and the financial markets. Tannenbaum began his career in banking at LaSalle Bank/ABN AMRO, a global banking organization with $1 trillion in total assets. He served for more than 20 years as the organization's chief economist and head of balance sheet management. He is a member and past chairman of the American Bankers Association Economic Advisory Committee, the National Association for Business Economics, the Conference of Business Economists and the North American Asset/Liability Management Association. Tannenbaum also serves on the board of Working in the Schools, a literacy organization that supports the Chicago public school system. He earned a B.A. in Finance and Economics from the University of Chicago and an M.B.A. from the University of Chicago Booth School of Business.

Rebecca Vallas

Rebecca Vallas is the Executive Director of The National Academy of Social Insurance. As one of the nation's leading experts on economic security, Vallas brings more than 15 years of in-depth experience in income policy and direct service to those most affected by social insurance and related programs. Her professional career spans The Century Foundation, the Center for American Progress, and the National Organization of Social Security Claimants' Representatives. She began her career at Community Legal Services of Philadelphia, where she represented low-income disabled and older people struggling to access Social Security and Supplemental Security Income. Vallas also served nearly eight years on the Academy's Board of Directors, including as the Academy's Secretary and a member of its Executive Committee. Most recently, she has served as Distinguished Fellow and Senior Advisor to the Academy. She earned a B.A. in Psychology from Emory University and a J.D. from the University of Virginia School of Law.

Debra Whitman, PhD

Debra Whitman, PhD is Chief Public Policy Officer at AARP, where she leads global policy and research to help communities, lawmakers, and the private sector improve lives as Americans age. Whitman is an economist and expert on aging issues with experience in U.S. policymaking and international research. Previously, as staff director for the U.S. Senate Special Committee on Aging, Whitman worked across the aisle to increase retirement security, lower health care costs, protect vulnerable seniors, make the pharmaceutical industry more transparent, and improve our long-term care system. Whitman is the author of the book, *The Second Fifty: Answers to the 7 Big Questions of Midlife and Beyond*, and she is a public speaker and an advocate for those whose voices need to be heard. She holds a B.A. in Economics from Gonzaga University, as well as an M.A. and Ph.D. in Economics from Syracuse University.

Gerald Young

Gerald Young is a Senior Researcher at MissionSquare Research Institute. In this role, he conducts research on workforce issues, public retirement plans, financial wellness, and other related topics. Prior to joining MissionSquare in 2017, he worked with the International City/County Management Association for more than two decades on performance management, police recruitment, organizing best practices symposia, and researching smart communities and local government innovation. He has also served local government directly for eight years in the cities of Chula Vista and Loma Linda, California, with a focus on budgeting and program evaluation. Young's research has been covered by a variety of publications, including *The New York Times*, *The Los Angeles Times*, *Bloomberg*, *Pensions & Investments*, *PlanSponsor*, *Politico*, *Axios*, *Route Fifty*, and *American City and County*. He earned a B.S. in Mathematics/Computer Science and Political Science from Loyola University Chicago and an M.P.A. from the University of Kansas.

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North Dakota Retirement and Investment Office

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