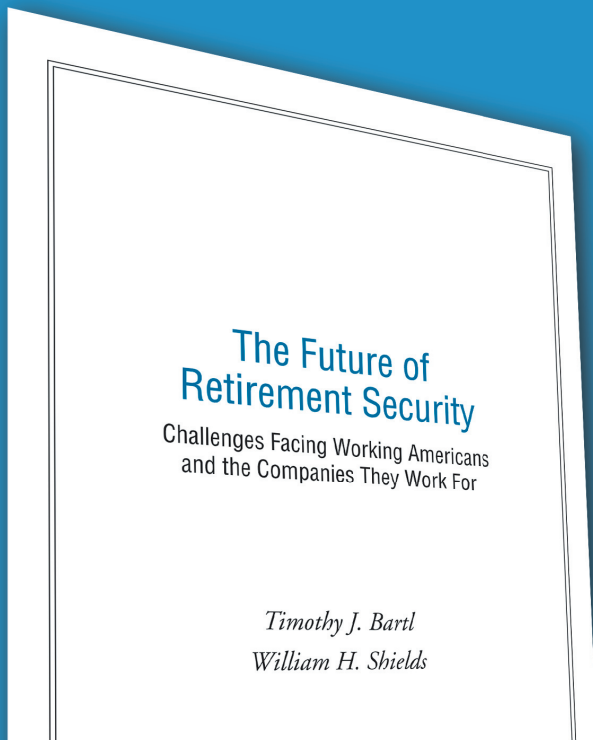


The Future of Retirement Security

Challenges Facing Working Americans and the Companies They Work For



The defined benefit pension system is slowly transitioning to a defined contribution system that has the potential to better meet the requirements of today's workforce. However, as the transition occurs, employers and employees face the challenges of ensuring that individuals will accumulate sufficient retirement savings. While the nation's current defined contribution system holds much promise, it requires employees to make decisions that they are not prepared to make and fails to adequately accommodate retiree health savings. This new monograph provides the Chief Human Resource Officer perspective on these challenges and offers specific recommendations to improve retirement security over the long term, including the creation of new and simplified savings vehicles to enable employees to adequately prepare for their golden years.

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