



**Fall 2017 ASEC Partners' Meeting**  
Wednesday, October 18, 2017, 8:30 am to 1:00 pm  
Arnold & Porter, LLP  
601 Massachusetts Avenue, NW, Washington, DC, 20001

**AGENDA**

8:30 am - 9:00 am      **Continental Breakfast and Networking**

9:00 am - 9:05 am      **Introduction and Welcome**  
Carolyn Pemberton, ASEC Program Coordinator

9:05 am – 9:45 am      **[The Financial Diaries: How American Families Cope in a World of Uncertainty](#)**  
Rachel Schneider, Senior Vice President at the Center for Financial Services Innovation

Deep within the American Dream lies the belief that hard work and steady saving will ensure a comfortable retirement and a better life for one's children. But in a nation experiencing unprecedented prosperity, even for many families who seem to be doing everything right, this ideal is still out of reach. In *The Financial Diaries*, Jonathan Morduch and Rachel Schneider draw on the groundbreaking U.S. Financial Diaries, which follow the lives of 235 low- and middle-income families as they navigate through a year to challenge popular assumptions about how Americans earn, spend, borrow, and save, and to identify the true causes of distress and inequality for many working Americans. Join us in this session to talk about the impact of this research on savings policy.

9:45 am – 10:25 am      **[Does Income Volatility Inhibit Retirement Savings?](#)**  
Katherine Lucas McKay, Program Manager at the Aspen Institute's Financial Security Program

This presentation will highlight the findings of a new paper about the impacts of income volatility on long-term savings and retirement security. As income volatility has emerged as a financial challenge for more than 1 in 3 U.S. households, researchers have found that many affected households cyclically deplete and replenish small savings funds and are rarely able to fully offset income fluctuations. The report examines the long-term impacts of income volatility specifically as it relates to saving for retirement. It discusses how current findings may conceal important differences across demographic groups, specifically those who are disproportionately likely to experience destabilizing levels of volatility and lack access to employer-provided retirement accounts. Finally, the

report identifies research topics that could lead to a better understanding of the relationship between income volatility and retirement savings.

10:25 am – 10:40 am **Break**

10:40 am – 11:20 am [\*\*Analyzing and Predicting the Markers of Financial Wellness:\*\*](#)  
Meghan Murphy, Director, Thought Leadership, Fidelity Investments

Wellness is a hard thing to understand and even harder to predict. In this session we'll explore new groundbreaking research and review an innovative new model that can analyze and predict employee financial wellness.

11:20 – 11:30 [\*\*Supporting Caregivers in the Workplace: A Guide for Employers\*\*](#)  
Bob Stephen, VP of Health Security Programming

In the United States today, one in six employees is a caregiver for a relative or friend spending an average of 20 hours a week providing care. Moreover, as people remain in the workforce longer, the likelihood increases that they'll find themselves balancing caregiving and work at some point. Regardless of age or gender these caregivers need employer support to stay healthy, engaged, and productive. No profession or industry is immune. To make it easier for employers to implement programs or design benefits that support employee caregivers, AARP has created a comprehensive guide, **Supporting Caregivers in the Workplace: A Practical Guide for Employers.**

11:30 am – 12:00 pm **Partner Updates**

12:00 pm – 1:00 pm **Close and Networking Lunch**