RE-2 Employee Post Travel Disclosure of Travel Expenses

Date/Time Stamp
RECEIVED
SECRETARY OF THE SENATE
PUBLIC RECORDS
2026 MAY -8 PM 3:37

Post Travel Filing Instructions: Complete this form within **30 days** of returning from travel. Submit all forms to the Office of Public Records in 144 Hart Building. **This form is a public disclosure. The form and all attachments will be made publicly available.**

Certification: *In compliance with the Regulations Governing Privately Sponsored Travel, Senate Rule 35, and the Honest Leadership and Open Government Act of 2007, I certify that I accepted the following gift of privately sponsored travel:*

Private Sponsor(s):
Aspen FSP

Travel Dates:
04/08/2026 to 04/10/2026

Name of accompanying family member (if any):

Relationship to Traveler:

Expenses

Transportation Expenses	Lodging Expenses	Meals Expenses	Other Expenses (Amount & Description)
$165.00	$710.00	$460.00	$48.00

I also certify that attached to this form are all required documents for post travel disclosure, including:

- **The final Employee Pre-Travel Authorization** (Form RE-1)
- The final **Private Sponsor Travel Certification Form** with all attachments
- The final invitation
- The final approved itinerary

Finally, I certify that all trip information reflected in the attachments above accurately reflects the travel that I accepted. If there were any changes to the trip after I received approval from the Committee, the changes are described in ATTACHMENT 1.

5/8/26
Date

PAUL LAPOINTE
Printed Name of Traveler

Signature of Traveler

TO BE COMPLETED BY SUPERVISING MEMBER/OFFICER

I have made a determination that the expenses set out above in connections with travel described in the Employee Pre-Travel Authorization form, are necessary transportation, lodging, and related expenses as defined in Rule 35.

5/8/26
Date

Signature of Supervising Senator/Officer

ATTACHMENT 1 – CHANGES FROM APPROVED PRE-TRAVEL

Note: Material changes to a trip that occur after the Committee has issued an approval letter may invalidate the Committee's approval. Please contact the Committee with any questions regarding changes to an approved trip.

Were there any changes to the pre-approved travel expenses? (Transportation, Meals, Lodging, Other)?

○ Yes ● No

Expense Change	Revised Amount	Explanation
There were no changes to pre-approved travel expenses.		

Were there any changes to the pre-approved itinerary?

○ Yes ● No

Explanation: There were no changes to the pre-approved itinerary.

Were there any additional changes to the pre-approved trip?

○ Yes ● No

Explanation: There were no additional changes to the pre-approved trip.

Lapointe, Paul (Kaine)

From: KC Boas <kc.boas@aspeninstitute.org>
Sent: Monday, February 23, 2026 2:11 PM
To: Lapointe, Paul (Kaine)
Cc: Emy Urban; Karen Andres
Subject: Invitation: 10th Aspen Leadership Forum on Retirement Savings | April 8–10, Baltimore

Dear Paul,

It is with great excitement that we invite you to the 10th annual Aspen Leadership Forum on Retirement Savings, taking place April 8–10 at the Baltimore Pendry. For a decade, this Forum has served as a trusted, off-the-record space for leaders across policy, industry, academia, technology, and advocacy to wrestle with the hardest questions in retirement by testing assumptions, surfacing tensions, and advancing ideas that shape the field.

This milestone year comes at a pivotal moment. And this year's Forum will look and feel a little different, as a result. This year, we will focus squarely on expanding access to workplace retirement savings—how we move closer to universal coverage, who is still being left out, and what it will take to close those gaps in durable, scalable ways. With momentum building across states and at the federal level, we believe this is the right time for a smaller, more intentional gathering designed to sharpen thinking and catalyze action.

Please RSVP here no later than March 2. *This is a non-transferable invitation for Paul Lapointe and we respectfully request you do not share this link.*

If you are interested in travel and lodging reimbursement, the Institute's legal team will work with you to ensure compliance with relevant ethics rules and regulations for privately sponsored travel, including providing appropriate forms for review and approval by the Ethics office. As a note, those forms are due to the Ethics Committee by **March 9.**

We hope you will join us in Baltimore for what promises to be a candid, forward-looking conversation among peers who are deeply committed to strengthening the retirement system for workers at all income levels. More details will follow after you register, and we would be honored to have your voice at the table as we mark this important moment for the Forum and the field.

Sincerely,
KC Boas
Retirement Savings Initiative Lead
Aspen Institute Financial Security Program
(202) 736-5838
Website | Newsletter | LinkedIn



RE-1 Employee Pre-Travel Authorization

Date/Time Stamp

Pre-Travel Filing Instructions: Complete and submit this form at least 30 days prior to the travel departure date to the **Select Committee on Ethics in SH-220.** Incomplete and late travel submissions will **not** be considered or approved.

Name of Traveler:
PAUL LAPOINTE

Employing Office/Committee:
KAINE, TIM

Private Sponsor(s):
Aspen FSP

Destination(s):
Baltimore, Maryland

Travel Dates:
04/08/2026 to 04/10/2026
NOTE: If you plan to extend the trip for any reason you **must** notify the Committee.

Explain how this trip is specifically connected to the traveler's official or representational duties.

The conference is centered around retirement policy, an area that falls under my portfolio and in which the Senator I work for is actively engaged.

Do you have an accompanying family member or spouse on this trip?
No

Name and Relationship to Traveler:
N/A

I certify that the information contained in this form is true, complete and correct to the best of my knowledge.

3/9/2026
Date

Signature of Employee

TO BE COMPLETED BY SUPERVISING MEMBER/OFFICER
(President of the Senate, Secretary of the Senate, Sergeant at Arms, Secretary for the Majority, Secretary for the Minority, and Chaplain)

I Senator Tim Kaine
(Print Senator's/Officer's Name)

hereby authorize Paul Lapointe
(Print Traveler's Name)

an employee under my direct supervision, to accept payment or reimbursement for necessary transportation, lodging, and related expenses for travel to the event described above. I have determined that this travel is in connection with his or her duties as a Senate employee or an officeholder, and will not create the appearance that he or she is using public office for private gain.

I have also determined that the attendance of the employee's spouse or child is appropriate to assist in the representation of the Senate.

[X] (signify "yes" by checking box)

3/9/2027
Date

Signature of Supervising Senator/Officer

Aspen FSP: Aspen Leadership Forum on Retirement Savings

PAUL LAPOINTE

Title:
None

Employing Office/Committee:
KAINE, TIM

Duty Station:
WASHINGTON,DC

Destination(s):

Baltimore, Maryland

Explain how this trip is specifically connected to the traveler's official or representational duties:

The conference is centered around retirement policy, an area that falls under my portfolio and in which the Senator I work for is actively engaged.

Name of accompanying family member (if any):
Not Entered

Name and Relationship to Traveler:
None

Organization Information

Organization Name
Aspen FSP

§501(c)(3) Organization Type
Public Charity

Address 2 (Optional)

Phone Number
(540) 735-6024

Is your organization classified as a §501(c)(3)?
(✓) Yes ( ) No

Address
2300 N St

City, State Zip
Washington, District of Columbia 20037 United States

Organization URL

History of Congressional Travel

The Aspen Institute has nearly a 40 year history of conducting non-partisan educational forums, which often include members of Congress and staff. The Aspen Institute Financial Security Program has been conducting the Aspen Leadership Forum on Retirement Savings for 10 years.

Educational Activities

The Aspen Institute holds numerous educational activities, including educational briefings, roundtables, forums, and conferences for a diverse range of attendees, including federal and state policymakers, business and organizational leaders, members of the press and the general public.

Lobbyist and Foreign Agent Registration Information

Lobbyist Registration Status: *I certify that the sponsor is not a federally registered lobbyist and does not retain or employ a federally registered lobbyists.*

Foreign Agent Registration Status: *I certify that the sponsor is not an agent of a foreign principal and do not retain or employ an agent of a foreign principal.*

Foreign Government Involvement

Foreign Agent Registration Status:

- ✓ I certify that the sponsor is not a foreign government.
- ✓ I certify that the sponsor is not an entity that is owned or operated by a foreign government.
- ✓ I certify that the sponsor does not receive funding from a foreign government.

Comments

None Entered

Signature Page

The signature page is below.

Purpose and Details

Provide a brief description of the trip.

This is the 10th annual Aspen Leadership Forum on Retirement Savings (ALFRS), hosted by the Aspen Institute Financial Security Program. This annual, invitation-only event will gather leaders at the Pendry Hotel in Baltimore, Maryland from April 8 to April 10, 2026. Since its inception, this Forum has convened leaders from the financial services industry, government, advocacy, tech, academic, and beyond to wrestle with the barriers that workers with low and moderate income face in benefiting from America's retirement saving system. At our 2026 Forum, we will look specifically at the issue of access and ways to expand it.

Explain how the purpose of the trip relates to your organization's mission.

The Aspen Institute is an educational and policy studies non-profit whose mission is to foster leadership based on enduring values and provide a non-partisan forum for the exchange of ideas. The Aspen Institute Financial Security Program's (FSP) mission is to illuminate and solve the most critical financial challenges facing American households and to make financial security for all a top national priority, and retirement savings is a critical source of household wealth and focus area for the program.

Is your organization the only sponsor for this trip?

- [x] Yes
- [ ] No

Grantmaking Organizations (Optional)

There are no grantmaking organizations.

With or Without Regard for Congressional Participation

The trip is arranged or organized without regard to congressional participation.

Lobbyist/Foreign Agent Involvement in Planning, Organizing, Requesting or Arranging

- [x] The trip will not in any part be planned, organized, requested, or arranged by a registered lobbyist or agent of a foreign principal, other than de minimis involvement.

Lobbyist/Foreign Agent Financing

- [x] The trip will not be financed in any part by a registered lobbyist or agent of a foreign principal.
- [x] No funds or in-kind contributions were earmarked directly or indirectly for the purpose of financing this specific trip from a registered lobbyist or agent of a foreign principal or from a private entity that retains or employs one or more registered lobbyists or agents of a foreign principal.

Lobbyist/Foreign Agent Accompaniment

Complete if all sponsors are §501(c)(3) organizations

- [x] The trip is limited to three days (for trips inside the continental United States) or seven days (for trips outside the continental United States), and no lobbyist or agents of a foreign principal will accompany the Member, officer, or employee at any point throughout the trip
- [ ] The trip is limited to a one-day event (exclusive of travel time and **one** overnight stay) and no registered lobbyists or agents of a foreign principal will accompany the Member, officer, or employee on any segment of the trip
- [ ] The trip is limited to a one-day event (exclusive of travel time and **two** overnight stays) and no registered lobbyists or agents of a foreign principal will accompany the Member, officer, or employee on any segment of the trip

Complete if any of the sponsors is not a §501(c)(3) organizations.

- [ ] The trip is limited to three days (for trips inside the continental United States) or seven days (for trips outside the continental United States), and no lobbyist or agents of a foreign principal will accompany the Member, officer, or employee at any point throughout the trip
- [ ] The trip is limited to a one-day event (exclusive of travel time and **one** overnight stay) and no registered lobbyists or agents of a foreign principal will accompany the Member, officer, or employee on any segment of the trip
- [ ] The trip is limited to a one-day event (exclusive of travel time and **two** overnight stays) and no registered lobbyists or agents of a foreign principal will accompany the Member, officer, or employee on any segment of the trip

Certification of No Recreational Activity and No Alcohol

- Travel expenses paid for will not include expenditures for recreational activities.
- Travel expenses paid for will not include expenditures for alcohol, except as permitted by the Regulations Governing Privately Sponsored Travel.

Invitees

Members and staff from the House of Representatives **will** receive invitations.

The list of invitees is below.

Travel Details

Trip Start Date/Time:
04/08/2026 @ 05:00 PM

Trip End Date/Time:
04/10/2026 @ 12:00 PM

Will the traveler be accompanied by a family member for whom the sponsor will pay travel expenses?

○ Yes ● No

Itinerary

The itinerary is below.

Transportation (Per Member/Officer/Employee: $165.00 | Accompanying Family Member: $0.00)

Transportation Type	Class	Amount
Ground Transportation	N/A	$75.00
Note Round trip from Washington DC to Baltimore, MD back to Washington DC		
Other	N/A	$15.00
Note One way water taxi from conference venue to dinner on April 9th.		
Train	Coach	$75.00
Note Roundtrip train from Washington DC to Baltimore, MD back to Washington DC		

Lodging (Per Member/Officer/Employee: $710.00)

Check-In	Check-Out	Facility	City	State	Country	Nights	Cost/Night	Cost Exceed Per Diem
04/08/2026	04/10/2026	Pendry Baltimore	Baltimore	Maryland	United States	2	$355.00	Yes

Cost Exceeds Per Diem Reason
Hotel accommodates participants and meeting space is reasonable for an event that is without regard to congressional participation.

Meals (Per Member/Officer/Employee: $460.00)

Date	Breakfast	Lunch	Dinner	Incidentals	Total	City	State	Country	Cost Exceeds Per Diem
04/08/2026	$0.00	$0.00	$130.00	$0.00	**$130.00**	Baltimore	Maryland	United States	Yes

Cost Exceeds Per Diem Reason
Meal expenses exceed per diem rates; the meal expenses are set by the venue for the entire conference. The conference was planned without regard to congressional participation and all conference attendees will receive the same meals.

Date	Breakfast	Lunch	Dinner	Incidentals	Total	City	State	Country	Cost Exceeds Per Diem
04/09/2026	$50.00	$62.00	$0.00	$63.00	**$175.00**	Baltimore	Maryland	United States	Yes

Cost Exceeds Per Diem Reason
Meal expenses exceed per diem rates; the meal expenses are set by the venue for the entire conference. The conference was planned without regard to congressional participation and all conference attendees will receive the same meals.

04/10/2026	$50.00	$62.00	$0.00	$43.00	**$155.00**	Baltimore	Maryland	United States	Yes

Cost Exceeds Per Diem Reason
Meal expenses exceed per diem rates; the meal expenses are set by the venue for the entire conference. The conference was planned without regard to congressional participation and all conference attendees will receive the same meals.

Reasonable Miscellaneous Expenses (Per Member/Officer/Employee: $48.00)

Expense Type	Amount	Notes
Other (Printed Materials)	$23.00	
Other (Notebook)	$25.00	

Additional Attachments All additional attachments are below.

Document Name

Agenda

Agenda

Agenda

Revised Agenda

PRIVATELY SPONSORED TRAVEL

SPONSOR SIGNATURE PAGE

I hereby certify that the information submitted in connection with the trip listed below is true, complete, and correct to the best of my knowledge and belief.

Trip Name: Aspen Leadership Forum on Retirement Savings

Travel Date(s): 4/8/2026- 4/10/2026

Travel Destination(s): Baltimore, MD

Sponsor: The Aspen Institute

Elliot Gerson — *(printed name of sponsor representative)*

Executive Vice President — *(title)*



(signature of sponsor representative)

March 5, 2026 — *(date)*

The following Senate invitees are invited due to their professional responsibilities related to retirement savings and policy, and their subject matter expertise in issues that will be discussed at the event:

1. Sarah Mysiewicz, Senior Council to Senate HELP
2. Paul LaPointe, Legislative Assistant to US Senate
3. Jill Crissman, Policy Advisor for Senate Special Committee on Aging and Senator Kirsten Gillibrand
4. Lily Antonowicz, Legislative Assistant at United States Senate - Office of Senator Andy Kim
5. Megan Blanco, Education and Workforce Policy Advisor for U.S. Senator Maggie Hassan
6. Christine Chang, Office of Senator John Hickenlooper
7. Lila Englander, Legislative Assistant, U.S. Senate
8. John Erzen, Senior Policy Advisor, Office of U.S. Senator Angela Alsobrooks
9. Ammon Simon, Chief Counsel, Senate Committee on Banking, Housing, and Urban Affairs
10. Lara Rosner, Social Security Policy Adviser
11. Richard Phillips, Pensions and Tax Policy Director at U.S. Senate HELP Committee
12. Melissa Sanchez, Policy Advisor, Office of Senator Cory A. Booker
13. Drew Crouch, Senate Finance Committee
14.

Aspen Leadership Forum on Retirement Savings

The Future of Retirement Access

Wednesday, April 8

5:00pm Opening Reception: On Second Thought - An Open Mic on Evolving Views

An Aspen-style storytelling reception on intellectual curiosity and (sometimes even) humility. A system as complex as retirement requires leaders who can evolve. This opening session invites participants to reflect on a moment—during this Forum or elsewhere—when they:

- *Reconsidered a long-held assumption*
- *Revised a policy view*
- *Encountered evidence that complicated their narrative*
- *You were surprised by a new perspective*

The aim is to set the tone for the Forum: rigorous, open, and willing to change.

6:00pm Dinner

Thursday, April 9

8:00 am Breakfast

9:00 am Welcome

Why universal access? And why now? In this opening session, Aspen FSP will frame the challenge and opportunity before us and what this Forum will—and will not—attempt to solve.

9:45 am Things We Thought We Knew

New data prompt us to reevaluate assumptions about savings behavior, auto-features, and enforcement. Participants will be invited to share their new research and first-hand experience as we interrogate:

- *Do low-income workers want to save and invest? Can they?*
- *What actually drives access expansion, employer adoption, and worker participation?*
- *Is automatic enrollment necessary – or even helpful for the lowest income workers?*
- *What does it take to make an employer mandate durable and enforceable?*

10:45 am Break

11:15 am Four Big Proposals for Universal Retirement Plan Access: Curiously Exploring

the "Why" Behind the Access Design Choices
Today there are four major existing policy proposals for universal coverage: the Retirement Savings for Americans Act, the Automatic Retirement Act, Auto-IRA Plus, and a "TSP-like" solution that was announced at the State of the Union Address. Each of these proposals makes different design choices when it comes to the mechanism for creating access. In this session, architects and advocates unpack key decisions that were made and where there may or may not be flexibility. Rather than debate the merits, participants will surface the underlying drivers, values, and assumptions driving different design choices.

12:15 pm Lunch

1:15 pm Design Choices and Tradeoffs: A Structured Comparison
During this small group exercise, table groups will examine differences across proposals through four lenses:

- *Philosophical (role of government vs. market, personal choice vs. paternalism)*
- *Political (durability and feasibility)*
- *Operational (administration, enforcement, scalability)*
- *Household-centered (simplicity, portability, adequacy)*

We will conclude with a large-group read-out before going to break.

2:30 pm Networking Break

2:45 pm Access to What? Defining the Minimum Standard
When we talk about access, the mechanism—the "front door"---is only part of the story. Equally important is the question: access to what? In this breakout session, attendees will be strategically assigned to small groups that will define the core features of a retirement savings account that every worker should be able to count on—regardless of which entry point they use. In other words: What constitutes a minimum standard for a retirement savings system that is truly household-centered? Participants will explore how existing vehicles—401(k)s and 403(b)s, Auto-IRAs, Multiple Employer Plans, and the proposed federal "TSP-like" option—could be elevated to meet that standard.
And—for bonus points: How might each model extend meaningful access to gig/independent workers.
The goal is not to defend vehicles as they exist, but to imagine what they would need to become.

4:00 pm Networking Break

4:15 pm Where Are We Converging? Where Are We Not?

In this large group discussion, we will synthesize emerging areas of alignment, persistent tensions, and design questions that require more evidence.

4:45 pm Wrap-up

5:30 pm Depart for dinner

6:00 pm Dinner

Friday, April 10

8:00am Breakfast

9:00am Opening Discussion
What stayed with you overnight?
We'll start with a candid reflection on Day 1: what stuck, what surprised you, and what questions refuse to settle.

9:45am From Ideas to Principles
Moving from policy blueprints to shared design principles. What would a household-centered retirement access system commit to—regardless of vehicle? Grouped by sector, participants will explore what's needed, what evidence is still missing, what your assigned sector would resist and why, and what are those non-negotiables.

11:00am Break

11:20am Toward A (Fuzzy) Vision
Before we depart, we will discuss as a full group:

- *Where is there (enough) consensus around a preliminary set of principles?*
- *What would it take to publish them, or otherwise act upon them?*
- *Who needs to be at the table next?*

12:00pm Lunch & Depart

Aspen Leadership Forum on Retirement Savings

April 8-10, 2026
Baltimore, MD

AGENDA

Wednesday, April 8, 2026

2:00 p.m. | Departure from DC

3:00 p.m. | Arrival to Baltimore and Check Into Hotel

5:00 p.m. - 7:00 p.m. | Opening Reception & Dinner

Pendry Courtyard

An Aspen-style storytelling reception on intellectual curiosity and (sometimes even) humility. A system as complex as retirement requires leaders who can evolve. This opening session and dinner invites participants to reflect on a moment—during this Forum or elsewhere—when they reconsidered a long-held assumption.

- **Karen Biddle Andres**, Director, Lifelong Saving and Investing, Aspen Institute Financial Security Program
- **KC Boas**, Lead, Retirement Savings Initiative, Aspen Institute Financial Security Program
- **Raymone Jackson**, Head of Community Affairs, T. Rowe Price
- **Tisha Edwards**, President and CEO, Maryland Bankers Association
- **Robin McKinney**, Co-Founder and CEO, Maryland CASH Campaign
- **Ida Rademacher**, Vice President and Co-Executive Director, Aspen Institute Financial Security Program

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Thursday, April 9, 2026

7:30 a.m. - 9:00 a.m. | Breakfast Available
Price and Parsons

9:00 a.m. - 9:45 a.m. | Welcome and Introductions
Pendry Ballroom

Why universal access? And why now? In this opening session, the Aspen Institute Financial Security Program will frame the challenge and opportunity before us and what this Forum will—and will not—attempt to solve.

- **Karen Biddle Andres**, Director, Lifelong Saving and Investing, Aspen Institute Financial Security Program
- **KC Boas**, Lead, Retirement Savings Initiative, Aspen Institute Financial Security Program

9:45 a.m. - 10:45 a.m. | Things We Thought We Knew

New data challenge long-held assumptions about savings behavior, auto-features, and enforcement. Participants will be invited to share their new research and first-hand experience as we interrogate:

- Do low-income workers want to save? Can they?
- What actually drives access expansion, employer adoption, and worker participation?
- Is automatic enrollment necessary?
- What does it take to make a mandate durable and enforceable?

Spark Discussants:

- **KC Boas**, Lead, Retirement Savings Initiative, Aspen Institute Financial Security Program (facilitator)
- **Leigh Phillips**, CEO, SaverLife
- **Qian Liu**, Head of Investment Product, Gusto
- **Kim Olson, Senior Officer**, Retirement Savings, The Pew Charitable Trusts
- **John Thompson**, Vice President, Financial Services, H&R Block
- **Fiona Greig**, Global Head of Investor Research and Policy, Vanguard
- **Will Sandbrook**, Managing Director, NEST Insight
- **David Teykaerts,** Executive Director, CalSavers
- **Peter Thompson**, Retirement Program Director, RetirePath Virginia

10:45 a.m. - 11:15 a.m. | Brainstorming Break

Participants continue to discuss retirement topics discussed earlier in the day.

11:15 a.m. - 12:15 p.m. | Four Big Proposals for National Retirement Plan Access: Uncovering the "Why" Behind the Access Design Choices

Since Chairman Neal first proposed the auto-IRA in 2006, eventually paving the way for state facilitated retirement savings programs, there has been an uptick in policy proposals for universal coverage—including a brief but important nod at February's State of the Union Address. Today there are four policy proposals for universal coverage: the Retirement Savings for Americans Act, the Auto-IRA within the Automatic Retirement Act, Auto-IRA Plus, and a "TSP-like" solution that was announced at the State of the Union Address. Each of these proposals makes different design choices when it comes to the mechanism for creating access. In this session, architects and advocates unpack key decisions that were made and where there may or may not be flexibility. Rather than debate the merits, participants will surface the underlying drivers, values, and assumptions driving different design choices.

Spark Discussants:

- **Karen Biddle Andres**, Director, Lifelong Saving and Investing, Aspen Institute Financial Security Program (facilitator)
- **Kara Getz**, Chief Counsel, U.S. House of Representatives Committee on Ways & Means
- **David John**, Senior Policy Advisor, AARP
- **Teresa Ghilarducci**, Professor of Economics, The New School for Social Research
- **Shil Patel**, President, Ranger Global Advisors

12:15 p.m. - 1:15 p.m. | Working Lunch
Price and Parsons

Participants continue to discuss retirement topics discussed earlier in the day.

1:15 p.m. - 2:30 p.m. | Design Choices and Tradeoffs: A Structured Comparison
Pendry Ballroom

During this small group exercise, tables will examine differences across proposals through four lenses:

- Philosophical (role of government vs. market);
- Political (durability and feasibility);
- Operational (administration, enforcement, and scalability); and
- Household-centered (simplicity, portability, and adequacy).

2:30 p.m. - 2:45 p.m. | Brainstorming Break

Participants continue to discuss retirement topics discussed earlier in the day.

2:45 p.m. - 4:00 p.m. | Access to What? Defining the Minimum Standard

When we talk about access, the mechanism—the "front door"—is only part of the story. Equally important is the question: access to what? In this breakout, groups will define the core features every worker should be able to count on—regardless of which entry point they use. In other words: What constitutes a minimum standard for a retirement savings system that is truly household-centered? Participants will explore how existing vehicles—401(k)s, 403(b)s, Auto-IRAs, Multiple Employer Plans, and the proposed federal "TSP-like" option—could be elevated to meet that standard. And—for bonus points: How might each model extend meaningful access to gig or independent workers? The goal is not to defend vehicles as they exist, but to imagine what they would need to become.

Breakout Group Facilitators:

A. Private Plans
   - Nikki Pirello, COO, DCIIA

B. State-facilitated Retirement Savings Programs
   - Lisa Massena, Principal, Massena Associates

C. Multiple Employer Plans
   - Matthew Blakstad, Deputy Director of Strategic Policy, Pensions UK
   - Karen Biddle Andres, Director, Lifelong Saving and Investing, Aspen Institute Financial Security Program

D. SOTU "TSP-like" Proposal
   - Jason Ewas, Associate Director, Early Wealth Building and Emergency Savings, Aspen Institute Financial Security Program

4:00 p.m. - 4:15 p.m. | Brainstorming Break

Participants continue to discuss retirement topics discussed earlier in the day.

4:15 p.m. - 4:45 p.m. | Where Are We Converging? Where Are We Not?

In this large group discussion, we will synthesize emerging areas of alignment, persistent tensions, and design questions that require more evidence.

- **Karen Biddle Andres**, Director, Lifelong Saving and Investing, Aspen Institute Financial Security Program
- **KC Boas**, Lead, Retirement Savings Initiative, Aspen Institute Financial Security Program

4:45 p.m. | Sessions Conclude for the Day

5:15 p.m. | Water Taxi Departs for Dinner

Meet by the Pendry's reception deck to take a 20-minute water taxi ride across the Baltimore Harbor. Riders will then walk half a mile from the Harborplace water taxi stop to Camden Yards. Everyone is invited to take a bus home from dinner.

5:30 p.m. | Bus Departs for Dinner

Meet at the front of the Pendry to take a brief bus trip to Camden Yards.

6:00 p.m. - 7:30 p.m. | Dinner
Camden Yards Ballpark

Friday, April 10, 2026

7:30 a.m. - 9:00 a.m. | Breakfast Available
Parsons

8:00 a.m. - 9:00 a.m. | Breakfast Session: 530A / "Trump Accounts" – An Inside Look
Price

Join us for an informal breakfast conversation on 530A ("Trump Accounts")—a quick download on what's happening and how Aspen FSP is leaning in to make the policy work for low- and moderate-income households.

- **Jason Ewas**, Associate Director, Early Wealth Building and Emergency Savings
- **Ray Boshara**, Senior Policy Advisor, Aspen Institute Financial Security Program and Washington University Center for Social Development
- **Karen Biddle Andres**, Director, Lifelong Saving and Investing, Aspen Institute Financial Security Program
- **KC Boas**, Lead, Retirement Savings Initiative, Aspen Institute Financial Security Program

9:00 a.m. - 10:00 a.m. | Opening Discussion
Pendry Ballroom

What stayed with you overnight? We'll start with a candid reflection on Day 1: what stuck, what surprised you, and what questions refuse to settle.

Spark Discussants:

- **Deb Whitman**, Chief Public Policy Officer, AARP
- **Rhett Buttle**, Founder and CEO, Public Private Strategies; Senior Fellow, Aspen Institute
- **Aurora Harris**, Vice President of State Strategy and Partnerships, Young Invincibles
- **Jessica Fulton**, Founder and Principal, Spark Dynamic Strategies

10:00 a.m. - 11:00 a.m. | From Ideas to Principles

Moving from policy blueprints to shared design principles. What would a household-centered retirement access system commit to—regardless of vehicle? Grouped by sector, participants will explore what is needed, what evidence is still missing, what your sector would resist and why, and what are those non-negotiables.

Breakout Group Facilitators:

1. Policymakers
    a. Jason Ewas, Associate Director, Early Wealth Building and Emergency Savings, Aspen Institute Financial Security Program
2. Financial Services
    a. KC Boas, Lead, Retirement Savings Initiative, Aspen Institute Financial Security Program
3. States
    a. Katie Selenski, Chief Strategy Officer and Retirement Research Center Executive Director, DCIIA
4. Advocacy and Nonprofits
    a. John Scott, Project Director, Retirement Savings, The Pew Charitable Trusts
    b. Emerson Sprick, Director, Retirement and Labor Policy, Bipartisan Policy Center

11:00 a.m. - 11:20 a.m. | Brainstorming Break

Participants continue to discuss retirement topics discussed earlier in the day.

11:20 a.m. - 12:00 p.m. | Toward a (Fuzzy) Vision

Before we depart, we will discuss as a full group:

- Where is there (enough) consensus around a preliminary set of principles?
- What would it take to publish them?
- Who needs to be at the table next?

Facilitated By:

- **Karen Biddle Andres**, Director, Lifelong Saving and Investing, Aspen Institute Financial Security Program
- **KC Boas**, Lead, Retirement Savings Initiative, Aspen Institute Financial Security Program

12:00 p.m. - 1:00 p.m. | Working Lunch

Participants continue to discuss retirement topics discussed earlier in the day.

1:00 p.m. | Check Out of Hotel and Departure from Baltimore

2:00 p.m. | Arrival in DC

Aspen Leadership Forum on Retirement Savings

The Future of Retirement Access

Wednesday, April 8

5:00pm Opening Reception: On Second Thought - An Open Mic on Evolving Views

An Aspen-style storytelling reception on intellectual curiosity and (sometimes even) humility. A system as complex as retirement requires leaders who can evolve. This opening session invites participants to reflect on a moment—during this Forum or elsewhere—when they:

- *Reconsidered a long-held assumption*
- *Revised a policy view*
- *Encountered evidence that complicated their narrative*
- *You were surprised by a new perspective*

The aim is to set the tone for the Forum: rigorous, open, and willing to change.

6:00pm Dinner

Thursday, April 9

8:00 am Breakfast

9:00 am Welcome

Why universal access? And why now? In this opening session, Aspen FSP will frame the challenge and opportunity before us and what this Forum will—and will not—attempt to solve.

9:45 am Things We Thought We Knew

New data prompt us to reevaluate assumptions about savings behavior, auto-features, and enforcement. Participants will be invited to share their new research and first-hand experience as we interrogate:

- *Do low-income workers want to save and invest? Can they?*
- *What actually drives access expansion, employer adoption, and worker participation?*
- *Is automatic enrollment necessary – or even helpful for the lowest income workers?*
- *What does it take to make an employer mandate durable and enforceable?*

10:45 am Break

11:15 am Four Big Proposals for Universal Retirement Plan Access: Curiously Exploring

the "Why" Behind the Access Design Choices
Today there are four major existing policy proposals for universal coverage: the Retirement Savings for Americans Act, the Automatic Retirement Act, Auto-IRA Plus, and a "TSP-like" solution that was announced at the State of the Union Address. Each of these proposals makes different design choices when it comes to the mechanism for creating access. In this session, architects and advocates unpack key decisions that were made and where there may or may not be flexibility. Rather than debate the merits, participants will surface the underlying drivers, values, and assumptions driving different design choices.

12:15 pm Lunch

1:15 pm Design Choices and Tradeoffs: A Structured Comparison
During this small group exercise, table groups will examine differences across proposals through four lenses:

- *Philosophical (role of government vs. market, personal choice vs. paternalism)*
- *Political (durability and feasibility)*
- *Operational (administration, enforcement, scalability)*
- *Household-centered (simplicity, portability, adequacy)*

We will conclude with a large-group read-out before going to break.

2:30 pm Networking Break

2:45 pm Access to What? Defining the Minimum Standard
When we talk about access, the mechanism—the "front door"---is only part of the story. Equally important is the question: access to what? In this breakout session, attendees will be strategically assigned to small groups that will define the core features of a retirement savings account that every worker should be able to count on—regardless of which entry point they use. In other words: What constitutes a minimum standard for a retirement savings system that is truly household-centered? Participants will explore how existing vehicles—401(k)s and 403(b)s, Auto-IRAs, Multiple Employer Plans, and the proposed federal "TSP-like" option—could be elevated to meet that standard.
And—for bonus points: How might each model extend meaningful access to gig/independent workers.
The goal is not to defend vehicles as they exist, but to imagine what they would need to become.

4:00 pm Networking Break

4:15 pm Where Are We Converging? Where Are We Not?

In this large group discussion, we will synthesize emerging areas of alignment, persistent tensions, and design questions that require more evidence.

4:45 pm Wrap-up

5:30 pm Depart for dinner

6:00 pm Dinner

Friday, April 10

8:00am Breakfast

9:00am Opening Discussion
What stayed with you overnight?
We'll start with a candid reflection on Day 1: what stuck, what surprised you, and what questions refuse to settle.

9:45am From Ideas to Principles
Moving from policy blueprints to shared design principles. What would a household-centered retirement access system commit to—regardless of vehicle? Grouped by sector, participants will explore what's needed, what evidence is still missing, what your assigned sector would resist and why, and what are those non-negotiables.

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