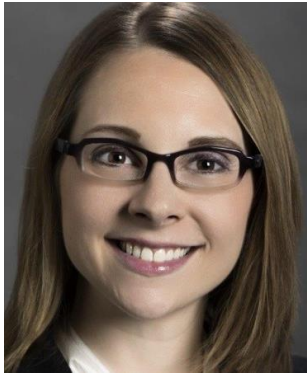




U.S. election insights: Rewards, retirement, benefits and investment implications

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Today's speakers



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Key takeaways

Capital markets

- Ensure defined contribution (DC) line-up provides participants the opportunity to earn real returns
- Review defined benefit (DB) investment strategy to ensure portfolio can meet continued high liability hurdle rates
- Consider additional diversification within DB portfolios to manage risk
- Review financing of Retirement Benefits (in partnership with investment strategy); consider surplus opportunities or strategies that may arise if corporate tax rates change

Legislative & regulatory

- Continue to monitor and implement SECURE 2.0 guidance; explore flexibility and choice
- Monitor tax discussions for the potential effects on savers, including plan design and engagement
- Watch the regulatory scene as the administration takes office, especially the impacts to insurers
- ERISA vs. state – will states continue to be given deference and will it expand to other areas
- Watch PBM/drug pricing for any regulatory changes
- Financial implications of Medicare privatization

Labor & workforce

- Review compensation philosophy and update as needed to be prepared for any regulatory changes
- Review and ensure you are in exemption compliance status
- Focus on foundational areas such as total rewards strategy and compensation philosophy to prepare for any upcoming changes

Thank you!

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