VIDEO

May 11, 2011

2011 IRA Research and Policy Summit (video)

2011 IRA Research and Policy Summit
On May 11, ICI hosted a conference in Washington, DC where industry experts and researchers gathered to discuss the role of Individual Retirement Accounts in retirement, related data and the regulation of these important savings vehicles.

In this video, ICI's Senior Director for Retirement and Investor Research Sarah Holden recaps highlights and key takeaways from the IRA Research and Policy Summit.

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PANEL ONE

Setting the Stage: IRAs in the Retirement Accumulation Process

In a panel moderated by Janet McCubbin of the Treasury Department, Sarah Holden of ICI, Victoria Bryant of the IRS, and Jean Young of the Vanguard Group look at data from various sources about IRA coverage, contributions, rollovers, and distributions, examining IRA holders' accumulations and how IRA owners draw income from their accounts.

Presentations: Bryant (pdf), Holden (pdf), Young (pdf)

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PANEL TWO

Setting the Stage: IRAs in the Retirement Income Process

In a panel moderated by ICI’s Brian Reid, Peter Brady of ICI, Kevin Moore of the Federal Reserve Board, and Barrie Christman of Principal Financial Group consider resources available to retirees, including IRAs, and when, how, and why people tap their IRAs.

Presentations: Brady (pdf), Christman (pdf), Moore (pdf)

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LUNCHEON SPEAKER

IRAs, Self-Directed Retirement Accounts, and U.S. Retirement Policy

James Poterba, Massachussetts Institute of Technology, National Bureau of Economic Research, and TIAA-CREF

James Poterba of MIT, NBER and TIAA-CREF provides insights about the broad spectrum of retirement vehicles available, ranging from individualized approaches, like private saving, on the one hand, to the mandatory public plan, Social Security.

Presentation

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PANEL THREE

Regulations Governing IRAs and Financial Services

Providers to IRA Investors

Attorneys Elena Barone Chism of the ICI, Lawrence P. Stadulis of Stradley Ronon Stevens & Young, LLP, and Lori Bostrom of OppenheimerFunds shed light on the high degree of regulation governing IRAs and financial services providers to IRA investors.

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PANEL FOUR

The IRA Investor Service Experience and the Role of Advice in IRAs

In a panel moderated by ICI’s Michael Hadley, Ralph Derbyshire of Fidelity Investments, Michael Falcon of J.P. Morgan, and David Tyrie of Bank of America Merrill Lynch explore IRA investors’ need for financial advice and how they obtain it.

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Additional Resources

- Traditional IRA Investors' Rollover Activity, 2007 and 2008 (pdf)
- The Role of IRAs in U.S. Households' Saving for Retirement, 2010 (pdf)
- Traditional IRA Investors' Contribution Activity, 2007 and 2008 (pdf)
- Frequently Asked Questions About Individual Retirement Accounts (IRAs)
