

WILLIAM V. ROTH, JR., DEL. CHAIRMAN  
 CHARLES H. PERCY, ILL.  
 TED STEVENS, ALASKA  
 CHARLES McC. MATHIAS, JR., MD.  
 WILLIAM S. COHEN, MAINE  
 DAVID DURENBERGER, MINN.  
 WARREN B. RUDMAN, N.H.  
 JOHN C. DANFORTH, MO.  
 THAD COCHRAN, MISS.  
 WILLIAM L. ARMSTRONG, COLO.  
 THOMAS F. EAGLETON, MO.  
 LAWTON CHILES, FLA.  
 SAM NUNN, GA.  
 JOHN GLENN, OHIO  
 JIM SASSER, TENN.  
 CARL LEVIN, MICH.  
 JEFF BINGAMAN, N. MEX.  
 DAVID PRYOR, ARKANSAS  
 JOAN M. MCENTEE, STAFF DIRECTOR AND CHIEF COUNSEL  
 IRA S. SHAPIRO, MINORITY STAFF DIRECTOR AND CHIEF COUNSEL

SUBCOMMITTEE  
 TED STEVENS, ALASKA CHAIRMAN  
 CHARLES McC. MATHIAS, JR., MD. JEFF BINGAMAN, N. MEX.  
 WILLIAM L. ARMSTRONG, COLO. JIM SASSER, TENN.  
 WAYNE A. SCHLEY, STAFF DIRECTOR

# United States Senate

COMMITTEE ON  
 GOVERNMENTAL AFFAIRS  
 SUBCOMMITTEE ON  
 CIVIL SERVICE, POST OFFICE, AND  
 GENERAL SERVICES  
 WASHINGTON, D.C. 20510

## Policy Forum

### Program Options

July 10, 1984

9:30 a.m. - 4:30 p.m.

Dirksen Senate Office Building Room SD106

- |  |   |
|--|---|
| I. "Features of Non-federal Retirement Programs"--<br>GAO Report                                       | Clifford I. Gould<br>U.S. General Accounting Office   |
| II. How the Following Affect<br>a Defined Benefit, Defined<br>Contribution, and a Combination<br>Plan: |   |
| A. Benefit Formulas  | Harper L. Garrett, Jr.<br>Alexander & Alexander Inc.  |
| B. Retirement Ages   | William C. Greenough<br>Teachers Insurance and Annuity<br>Association/College Retirement<br>Equities Fund |
| C. Death and Disability<br>Benefits  | Robert W. Kalman<br>William M. Mercer-Meldinger, Inc.   |
| D. Vesting and the Employee  | Eugene M. Kalwarski<br>Milliman & Robertson, Inc.   |
| E. Cost of Living Adjustments  | Dale B. Grant<br>Martin E. Segal Company  |