

# Know Before You Go

Hill Day Prep Call

Wednesday, July 16, 2025

# What We Will Cover Today

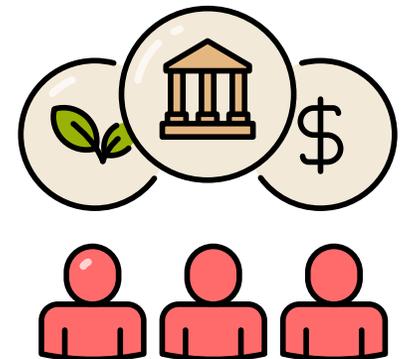
- PAC Overview
- Agenda Overview
- Hill Meeting Logistics
- Advocacy Tips
- AdvocacyDay App Instructions
- Talking Points Review
- Breakout Rooms
  - State Delegation
  - PAC



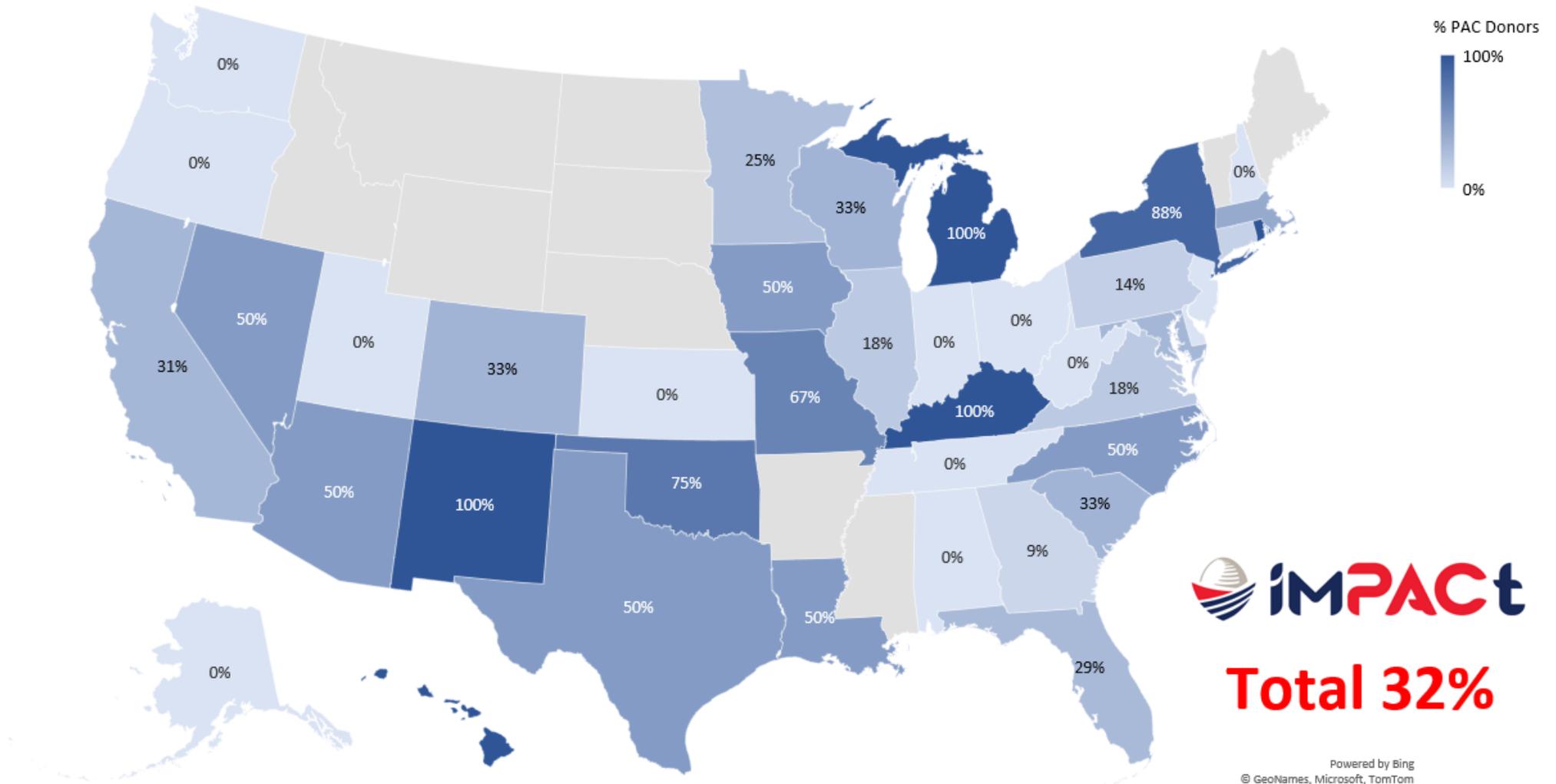
# The ARA Political Action Committee

ARA PAC is the Retirement Plan Professional's voice on Capitol Hill, working to preserve and strengthen the employer-based retirement system through **building good relationships**.

ARA PAC allows our diverse group of more than 37,000 professional members to **elevate ARA's mission in Washington** by supporting key federal lawmakers who champion good retirement policy.

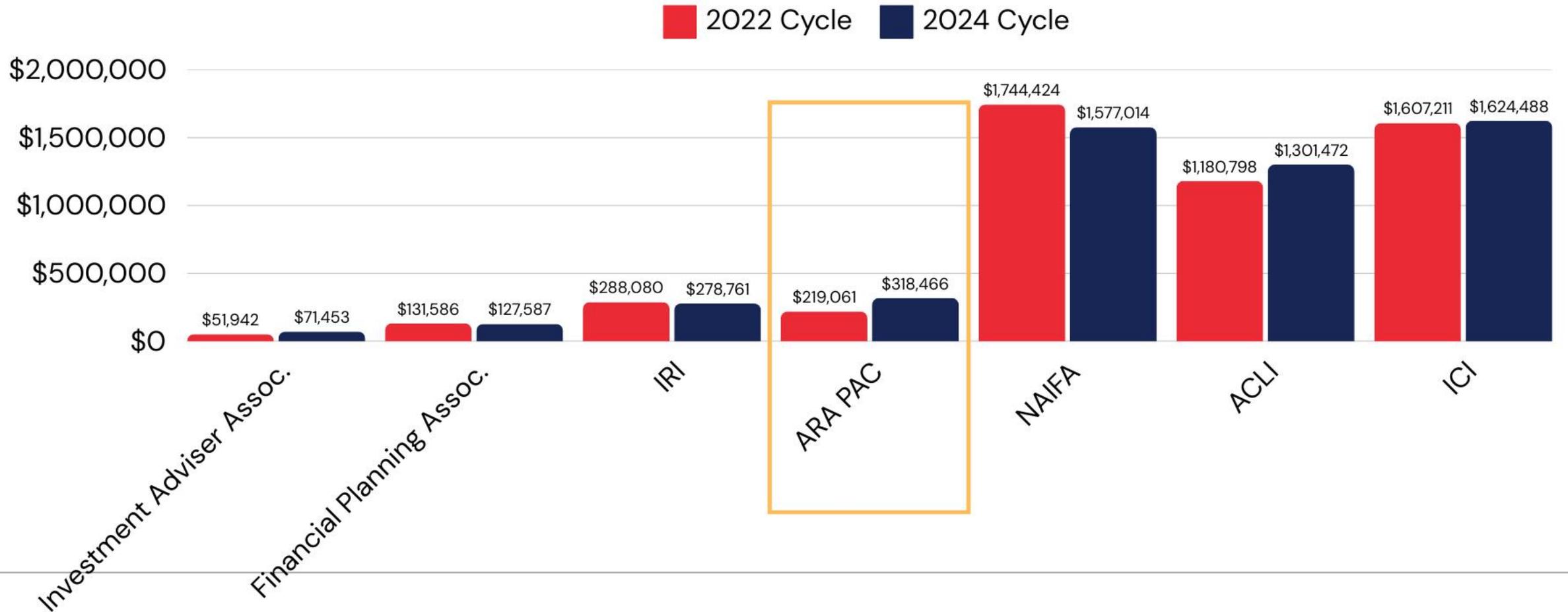


# Delegate Membership by State

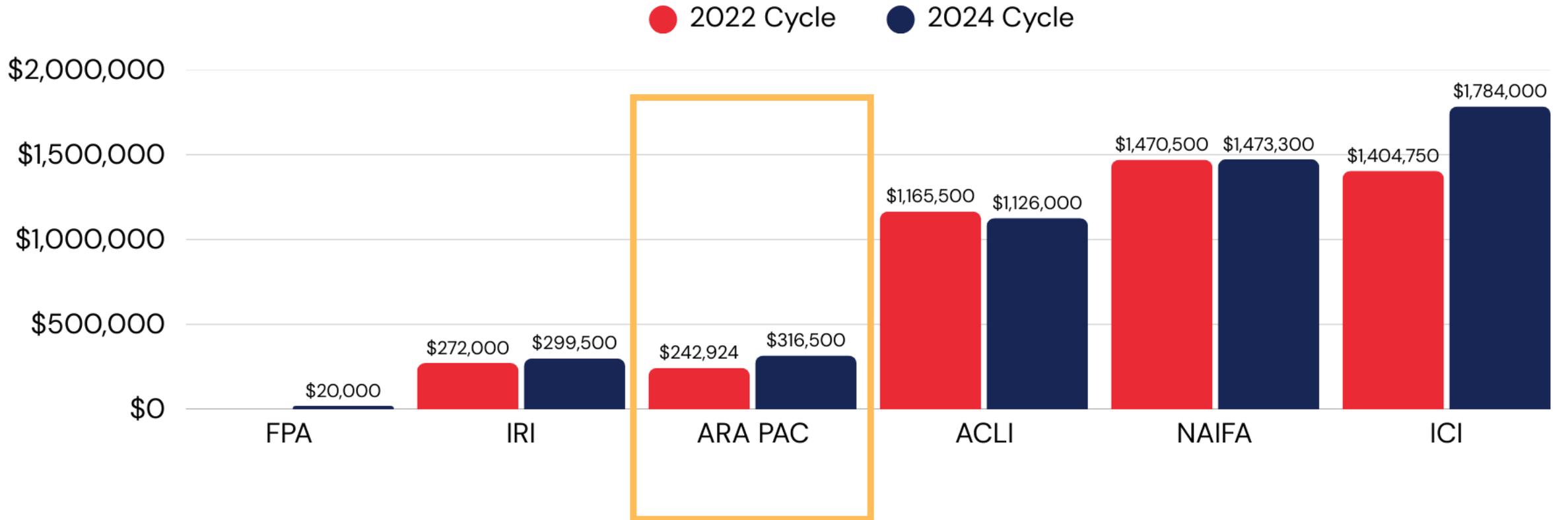


**Total 32%**

# Industry Benchmarks 2022 v. 2024 Cycle



# Industry Benchmarks PAC Spending 2022 v. 2024 Cycle



# What's the Goal & How You Can Help?

- 500 Members (currently at 201)
  - \$ 260,000 (currently at \$141,475)
- \*based on projected spend, 50% (R) 50% (D)*





Political Action Committee



**Scan to join the ARA PAC.**

**Invest in our industry!**

**Make a one-time or  
recurring contribution to  
ARA PAC today.**

**Every dollar and every  
PAC member counts.**

*Contributions to ARA PAC are not tax-deductible. Contributions must be personal, not business. All contributions are strictly voluntary. You have the right to refuse to contribute without any reprisal. Federal law limits participation to U.S. nationals (U.S. citizens and green cardholders) and requires political action committees to make their best efforts to collect and report the name, mailing address, occupation and employer of individuals whose contributions exceed \$200 per calendar year. Contributions may not exceed \$5,000 per calendar year.*

# Keeping You Informed – Quarterly Updates



**INSIDER'S REPORT**

**ARA PAC IN ACTION**  
1 JULY 2025

Erika Goodwin, ARA PAC Staff  
Madison Oakley, ARA PAC Staff

**Political Action Committee**

**AMERICAN RETIREMENT ASSOCIATION**  
Political Action Committee

4401 N. Fairfax Drive, Suite 600  
Arlington, VA 22203

P 703.516.9300 | F 703.516.9308  
[araadvocacy.org/support](http://araadvocacy.org/support)

#### GOVERNMENT AFFAIRS TEAM

**Brian H. Graff**  
Chief Executive Officer

**Will Hansen**  
Chief Government Affairs Officer

**Allison Wielobob**  
General Counsel

**Kelsey Mayo**  
Chief of Retirement Policy & Regulatory Affairs

**Nate Glassey**  
Director of Federal and State Legislative Affairs

**Josh Oppenheimer**  
Senior Director of Federal Legislative Affairs

**Erika Goodwin**  
Director of Advocacy Engagement

**Madison Oakley**  
Advocacy Engagement Manager

Our Government Affairs Team provides expert insight to lawmakers, their staff, and other policymakers across the federal government on critical retirement plan policies that impact our industry.

With the generous support and valued input of our members, ARA's Government Affairs Team continuously develops and executes a robust advocacy strategy designed to ensure that the employer-sponsored retirement system is prioritized on Capitol Hill and in executive branch agencies. Our goal is to help businesses of all types implement retirement plans and make it easier for Americans to save for a secure retirement by educating those working on retirement policy and advocating for the expansion of retirement plan access. Each PAC Member and contribution helps us make an impact. Thank you for your support!

#### 2025 LEGISLATIVE FOCUS AND VICTORIES

Right before Memorial Day, the House Financial Services Committee marked up with overwhelmingly bipartisan support the Retirement Fairness for Charities and Educational Institutions Act. This legislation would allow 403(b) plans to include collective investment trusts (CITs) in their investment lineups. The ARA Government Affairs Team was instrumental in building bipartisan support for these necessary updates to the federal securities laws, including convincing two members of Congress who voted against the bill last Congress to vote for it this Congress. The Team continues to push for a vote on the bill by the full House and has also turned to educating Senate offices about the legislation.

Separately, Congressional Republicans passed in July their One, Big, Beautiful Bill to extend and expand on the Tax Cuts and Jobs Act of 2017. The ARA Government Affairs Team, in collaboration with other advocacy and educational organizations across the retirement industry, successfully engaged with members and staff of both the House and Senate to safeguard the current retirement system from any negative changes the bill could have caused.

The ARA Government Affairs Team also continues to collaborate with ARA members, Congressional staff, and other industry stakeholders to develop new legislative proposals for inclusion in what we are dubbing "SECURE 3.0" – the next big retirement package expected to take shape over the next

#### 2025 RECIPIENTS OF ARA PAC CONTRIBUTIONS

Moderate Democrats PAC  
Republican Governance Group PAC  
Senator John Barrasso (R-WY)  
Senator Maggie Hassan (D-NH)  
Senator Catherine Cortez Masto (D-NV)  
Senator Mike Crapo (R-ID)  
Senator James Lankford (R-OK)  
Senator Tim Scott (R-SC)  
Senator Raphael Warnock (D-GA)  
Senator Ron Wyden (D-OR)  
Congressman Jodey Arrington (R-TX, 19<sup>th</sup>)  
Congressman Vern Buchanan (R-FL, 13<sup>th</sup>)  
Congressman Mike Carey (R-OH, 15<sup>th</sup>)  
Congressman Kevin Hern (R-OK, 1<sup>st</sup>)  
Congressman Max Miller (R-OH, 7<sup>th</sup>)  
Congressman Blake Moore (R-UT, 1<sup>st</sup>)  
Congressman Richard Neal (D-MA, 1<sup>st</sup>)  
Congresswoman Stacy Plaskett (D-VI, At-Large)  
Congresswoman Linda T. Sánchez (D-CA, 38<sup>th</sup>)  
Congressman Jason Smith (R-MO, 8<sup>th</sup>)  
Congressman Tim Walberg (R-MI, 5<sup>th</sup>)  
Congressman Rudy Yakym (R-IN, 2<sup>nd</sup>)

#### ARA 2025 PAC OBJECTIVES

##### 1. Continue the growth of the number of PAC members.

In 2024, we hit an all-time record ending the year with 500 PAC members, including 245 new PAC members. To build on this momentum, we need your help. There are other PACs that connect with lawmakers who do not represent your unique business industry. To ensure ARA's voice is heard above others we need all our 2024 members to renew their PAC membership. Renew your ARA PAC membership now and consider setting up a monthly contribution. Lastly, tell your colleagues about the work ARA PAC is doing and encourage them to add their support.

##### 2. Increase opportunities for PAC members to engage with members of Congress.

On our imPACt webcast in April, special guest Congressman Rudy Yakym stressed the importance of regular communication between constituents and their members of Congress. He even noted that one of his constituents, an ARA PAC member, has his cell phone number and texts him about once a week on various issues affecting his business.

We want to put you in spaces to connect with influential policymakers as much as possible through this webcast series and our PAC Endorsed Candidate fundraising program. We empower you to develop your own relationships because the more lawmakers hear from you, the stronger our message.

##### 3. Map ARA member connections!

Did you attend school with, golf with, or have a friend connected to a member of congress? Let us know. Email [araadvocacy@usaretirement.org](mailto:araadvocacy@usaretirement.org) and share how you are connected. Your relationship could be the linchpin in our next advocacy effort.

#### 2024 FINANCIAL STATS

2024 Total ARA Member Contributions	\$215,306.41
2024 PAC Members	502
2024 Total Disbursements to Members of Congress	\$175,500.00

#### 2025 FINANCIAL UPDATE (AS OF 6/30/25)

2025 Total ARA Member Contributions	\$138,477.20
2025 PAC Members	194
Closing Cash on Hand	\$314,542.53

#### 2025 FINANCIALS IN REVIEW AND WHO WE'VE SUPPORTED

ARA PAC supports leaders on committees of jurisdiction over tax and retirement policy in the House Ways & Means Committee, Labor and Workforce Committee, Financial Services Committee, and House Leadership. In the Senate, ARA PAC focuses on relationships with the Senate Finance Committee, Senate Banking Committee, HELP (Health, Education, Labor, & Pensions) Committee, the Special Committee on Aging, and Senate Leadership.



# Connecting You with Members of Congress

AMERICAN RETIREMENT ASSOCIATION  
Political Action Committee

AN UNFORGETTABLE EVENT

## CAPITOL PERSPECTIVES

A VIP EVENING WITH A VIEW

THE SPEAKER'S BALCONY – UNITED STATES CAPITOL  
PHOTO OPPORTUNITY FOLLOWED BY AN EXCLUSIVE RECEPTION

MONDAY, JULY 21, 2025 – 5:30 PM

This prestigious gathering is reserved for attendees of the NAPA D.C. Fly-In Forum who are members of the President's Club, Executive's Club, and Founder's Club of the ARA Political Action Committee. Space is limited.

The poster features a view of the United States Capitol building from the Speaker's Balcony, with a decorative metal railing in the foreground. The background shows a clear sky with some clouds.

NAPA D.C. Fly-In FORUM

## ARA PAC MEMBER BREAKFAST

Tuesday, July 22, 8:00 AM

[napadcflyin.org](http://napadcflyin.org)

The poster features a scenic view of Washington, D.C. at sunrise or sunset, with the Washington Monument and the U.S. Capitol building visible in the background. The foreground shows a field of flowers and trees. The overall color palette is warm and golden.

# PAC NAPA Member Benefits



## **\$50 – MEMBERS CIRCLE**

ARA PAC Pin

Annual imPACt Gift

Invitation to quarterly PAC virtual coffees with elected officials

## **\$200 – SUPPORTERS CIRCLE**

+ Invitation to PAC Breakfast at NAPA DC FIF

## **\$500 – LEADERS CIRCLE**

+ Name recognition on signage at conferences

## **\$1,500 – FOUNDERS CLUB**

+ 2025 imPACt jacket (men’s quarter zip or ladies’ full-zip)



## **\$2,500 – EXECUTIVES CLUB**

+ Invitation to participate in the ARA PAC Advisory Council

## **\$5,000 – PRESIDENTS CLUB**

+ Invitation to one in-state PAC Endorsed Candidate event (CA, OK, LA, GA, AZ, KS)





**iMPACT**



**WEBCASTS**



# ADVOCACY ON DEMAND

**ARA PAC is a trusted source to connect  
retirement professionals with elected officials**

# Agenda Preview



# Morning Session: Financial Security\*

- Retirement Policy Priorities from the Deputy Secretary
- Policy Pathways to Private Market Integration
- How Social Security and Private Plans Work Together
- Policy Forecast from Both Sides of the Aisle

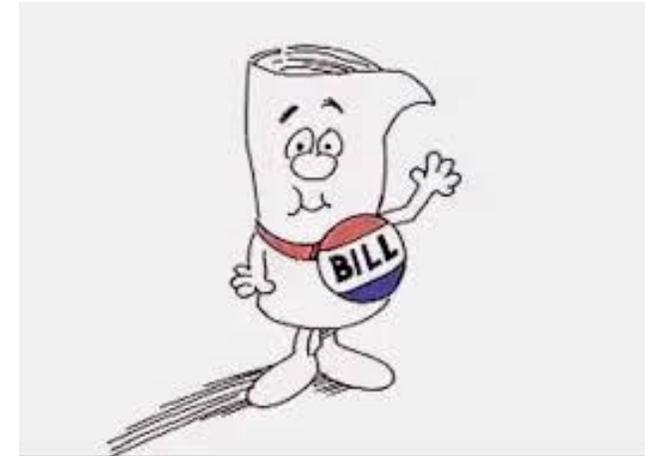


\*All panels subject to change

## Lunch & Legislation: Turning Ideas into Advocacy

*Pull up a seat and help shape the future of retirement policy!*

You'll "Build a Bill" by workshopping real legislative ideas in small groups, debating their merits, and offering your own bold solutions.



# Afternoon Session: Advancing the Retirement Industry\*

- The Policy and Politics Behind SECURE 3.0
- Chairman Walberg's Outlook on Retirement Policy
- The Litigation Lens: Policy, Process, and Prevention
- The Saver's Match in Motion
- What Advisors Need to Know About the New HSA Landscape



# Influencer Networking Reception

*Tuesday, July 22nd 5:30 – 6:30 PM  
(Open to all attendees)*

This gathering offers delegates a unique opportunity to mingle with Members of Congress and their staff in an informal and engaging atmosphere.



# Delegate Dine Around D.C.

*Tuesday, July 22nd 6:45 PM  
(RSVP required)*

Group Dinners are an informal way to enjoy an evening with colleagues and new contacts. We will be making reservations at several restaurants near the host hotel. *Group Dinners are at the expense of each individual.*



# In-Person Hill Meetings

## Why are Hill Meetings Important?

- Local constituents are the most effective advocates – more credibility with Members and Staff than DC Lobbyists
- Opportunity to build relationships with key staff who develop and influence the laws governing retirement plans
- Provide real real-world perspective of your business and explain why what you do matters

# Logistics

## Hill Day

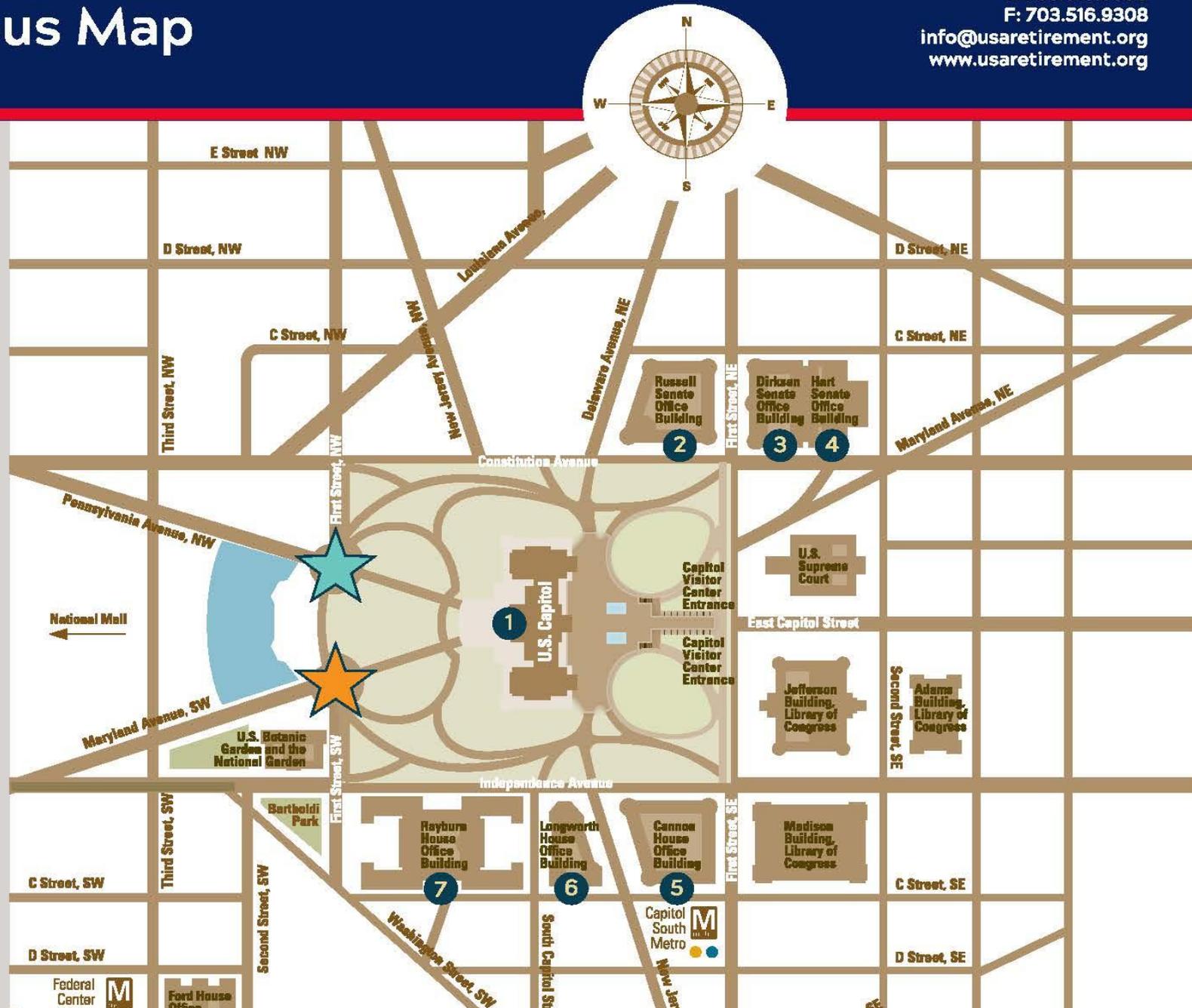
- Bring business cards
- Meetings either have already been or will soon be scheduled
- The AdvocacyDay App will be your resource for:
  - Meeting schedules
  - Talking points
  - Background information on legislators
  - Sample thank you email
  - Post-meeting survey (required to earn CE)
- Each delegate will receive a folder with the talking points.
- One leave-behind folder per meeting will be provided and State Captains should pick them up.

## LANDMARKS

- 1 U.S. Capitol**
- 2 Russell Senate Office Building**  
2 Constitution Ave NE, Washington, DC 20002
- 3 Dirksen Senate Office Building**  
50 Constitution Ave NE, Washington, DC 20002
- 4 Hart Senate Office Building**  
120 Constitution Ave NE, Washington, DC 20002
- 5 Cannon House Office Building**  
27 Independence Ave SE, Washington, DC 20003
- 6 Longworth House Office Building**  
15 Independence Ave SE, Washington, DC 20515
- 7 Rayburn House Office Building**  
45 Independence Ave SW, Washington, DC 20515

 **Shuttle Drop-Off Location**  
Garfield Circle, 1st St. SW &  
Maryland Ave, SW

 **Shuttle Pick-Up Location**  
Peace Circle, 1st St. SW &  
Pennsylvania Ave, SW



# Before the Meeting

## Key Takeaways

- Review the Talking Points – think about how you will convey the information in a conversational way
- Travel Lightly – offices have metal detectors, and the Capitol complex is under heavy security
- Allow for Extra Time – meetings can start late and/or run long; even if a Delegate in your group is not with you, please start the meeting on time
- If you meet with a Member of Congress, please refer to them as “Senator” or “Representative”
- Do not be put off if the Member misses the meeting and you meet with staff instead; most meetings will be with staff
- Ask an intern to escort you to your next meeting, especially if it’s on the other side of the Capitol.

# During the Meeting

## Framing the Message

- Start the meeting by talking about yourself and your practice.
- Mention where you live
- Describe the amount and types of businesses you serve within your state
- List the number of participants covered by your plans
- Use basic terms – replace “plan participants” with “working Americans” or “employees” for example
- Avoid “chit-chat trap” – limit small talk
- Keep the tone pleasant, upbeat, and positive. The message is how you want to improve and expand America’s retirement security.

# After the Meeting

## Closing the Deal

- Offer to be a resource on retirement policy issues. You are the subject matter expert. Staff do not have as much expertise on your industry and how retirement plans work as you do.
- Give the staff your business card along with the leave-behind folder
- Thank them for their time and efforts
- Take their business card and follow up with a thank you email after the meeting



# AdvocacyDay App

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**From:** AdvocacyDay <[advocacyday@advocacyassociates.com](mailto:advocacyday@advocacyassociates.com)>  
**Date:** November 4, 2024 at 11:10:00 AM EST  
**To:** Kaytee Yakacki <>  
**Subject:** Schedule for Sample Lobby Day

Hello Kaytee Yakacki,

You can access your meeting schedule for Sample Lobby Day on our free "AdvocacyDay" app, available in the App Store for Apple devices and in the Google Play Store for Android devices.

**If you already have the AdvocacyDay App downloaded to your device, it is critical you have the most up-to-date version downloaded before logging in.**

The directions to access are as follows:

- In your device's app store, search for "AdvocacyDay" (all one word) and download it.
- On the login screen, enter the following email address: [your email address](#)
- You will be emailed a 6-digit code to enter on the next screen.
- If you are a part of multiple organizations in our app, you will be prompted to choose your organization here. For Sample Lobby Day, please choose O. If you are only a part of one organization, you will be brought directly to your meeting schedule page.
- There is a Support button on the login screen if you have any issues, or you can contact support here: [advocacyday.net/testorg/support](https://advocacyday.net/testorg/support)

**If you already have the AdvocacyDay App downloaded to your device, please make sure it is up-to-date before logging in.**

If you are having trouble finding "AdvocacyDay" in your app store, please click on the appropriate link below:

**Apple App Store:** <https://apps.apple.com/us/app/advocacyday/id798728613>

**Google Play Store:**

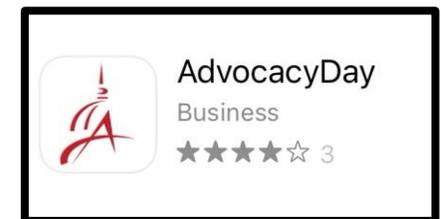
[https://play.google.com/store/apps/details?id=com.advocacyday.android&hl=en\\_US&gl=US](https://play.google.com/store/apps/details?id=com.advocacyday.android&hl=en_US&gl=US)

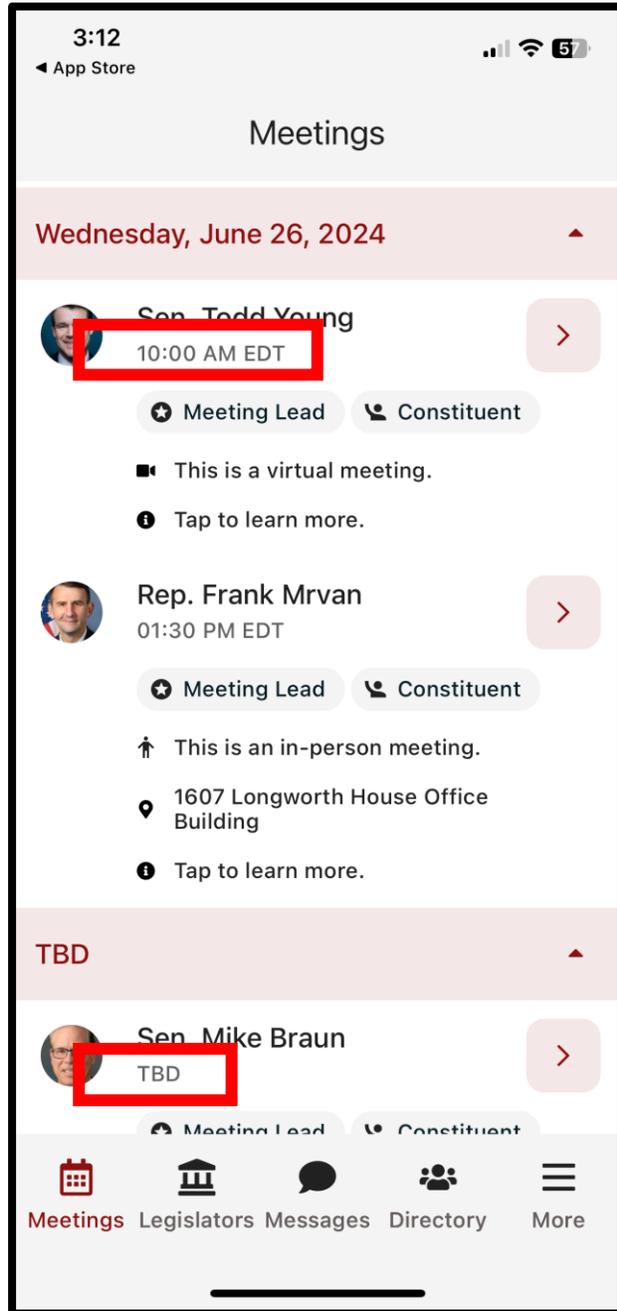
As a web-based backup, you can also view your schedule for Sample Lobby Day here: [advocacyday.net/testorg](https://advocacyday.net/testorg). The login process is the same.

Thank you,  
Advocacy Associates

## Downloading the App

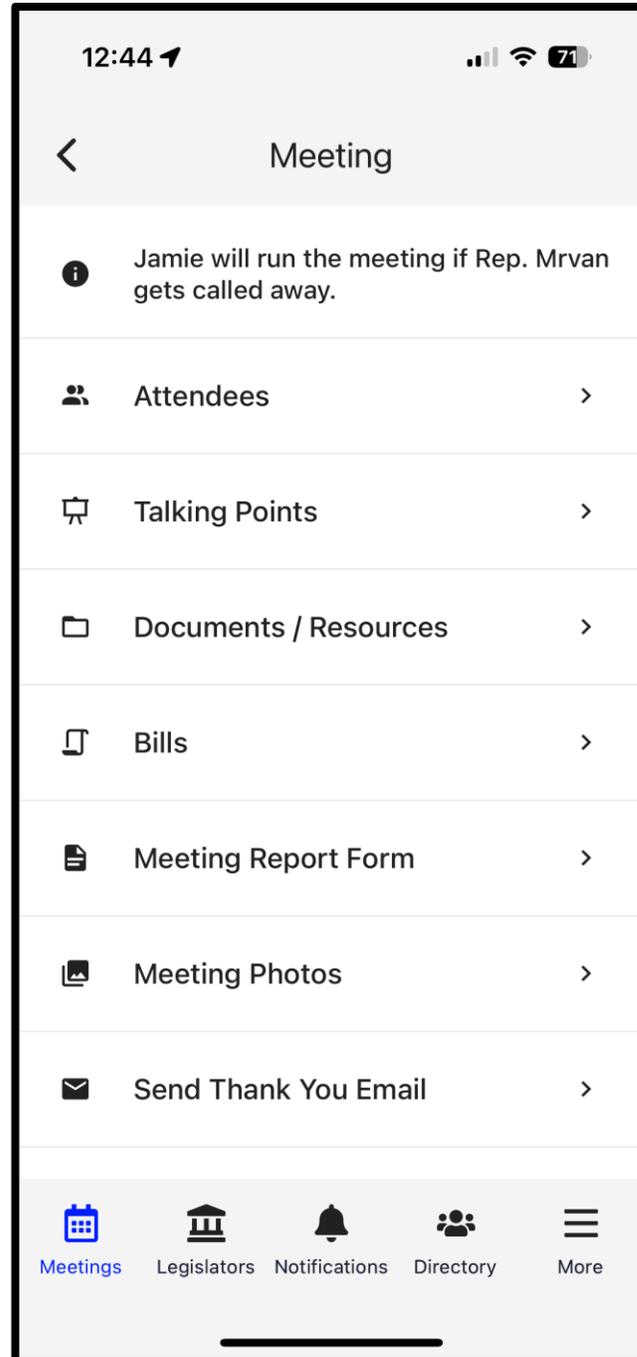
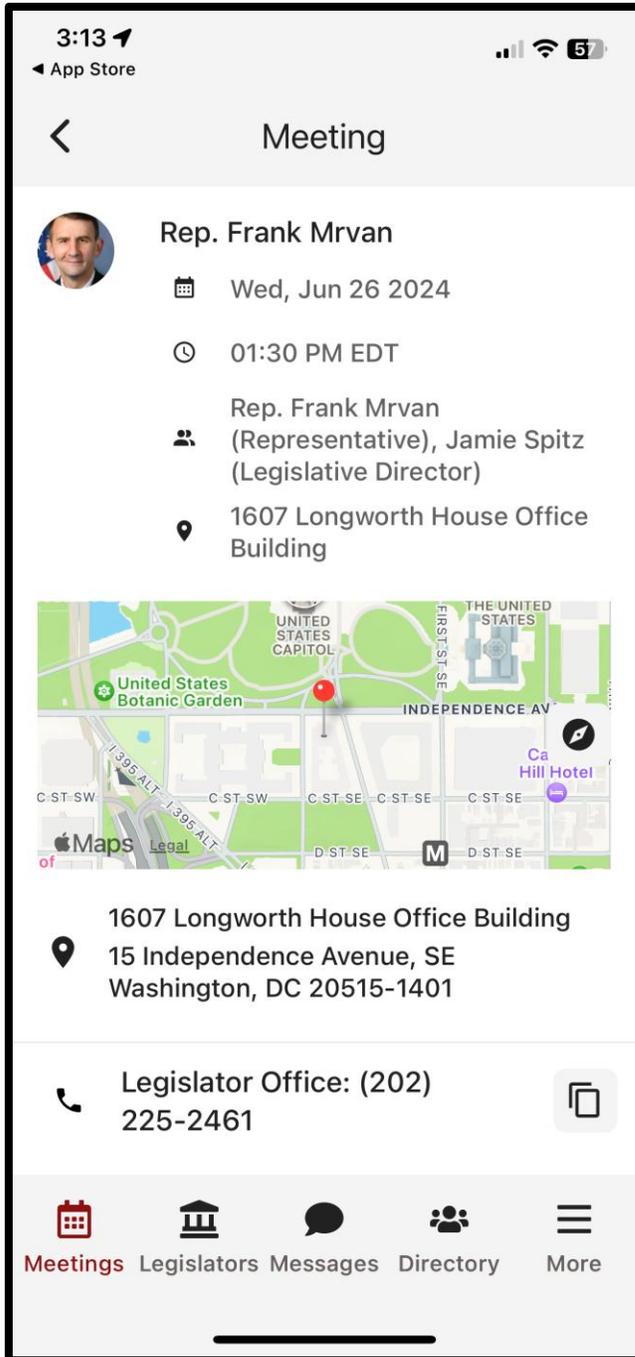
- You should have received an **automated email from Advocacy Associates** with an invitation to download the app
- Check your SPAM/JUNK folder if you think you did not receive the email
- **Follow the instructions to download the app**





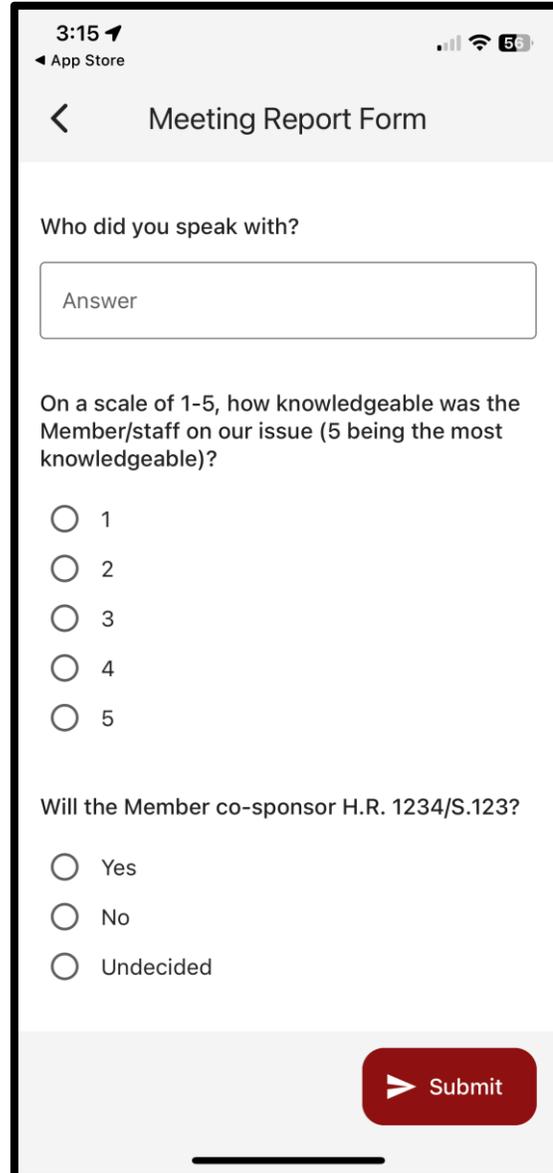
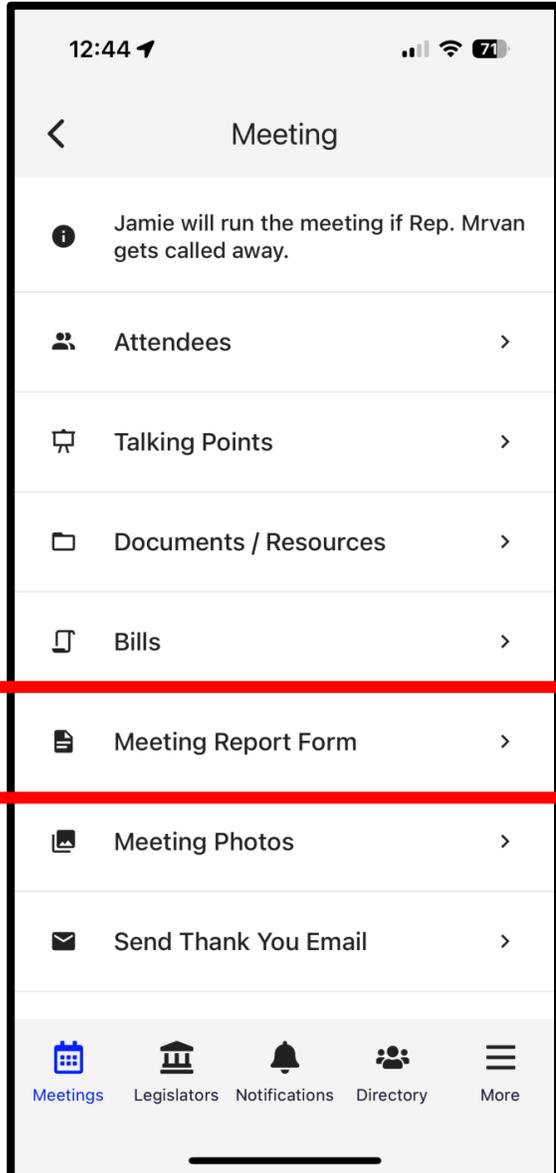
## Main Schedule Page

- Confirmed meetings display with a time, pending meetings display as TBD
- Tap the meeting to get more information



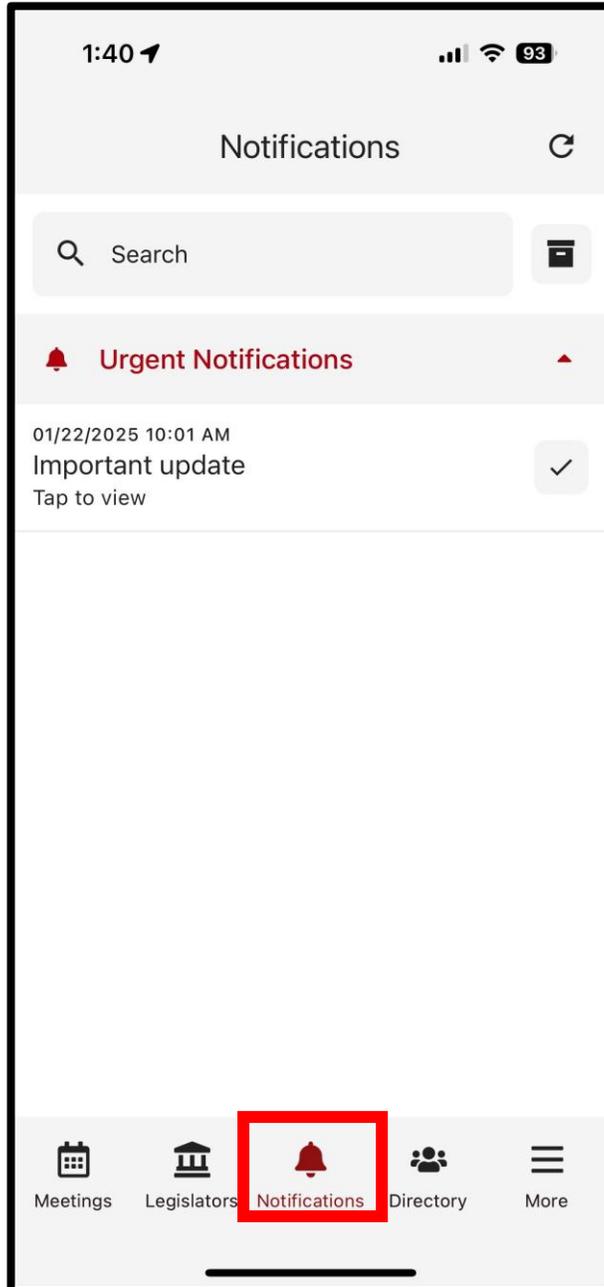
## Meeting

- Meeting details
- Attendees
- Talking Points
- Documents/resources
- Bills
- Thank you email

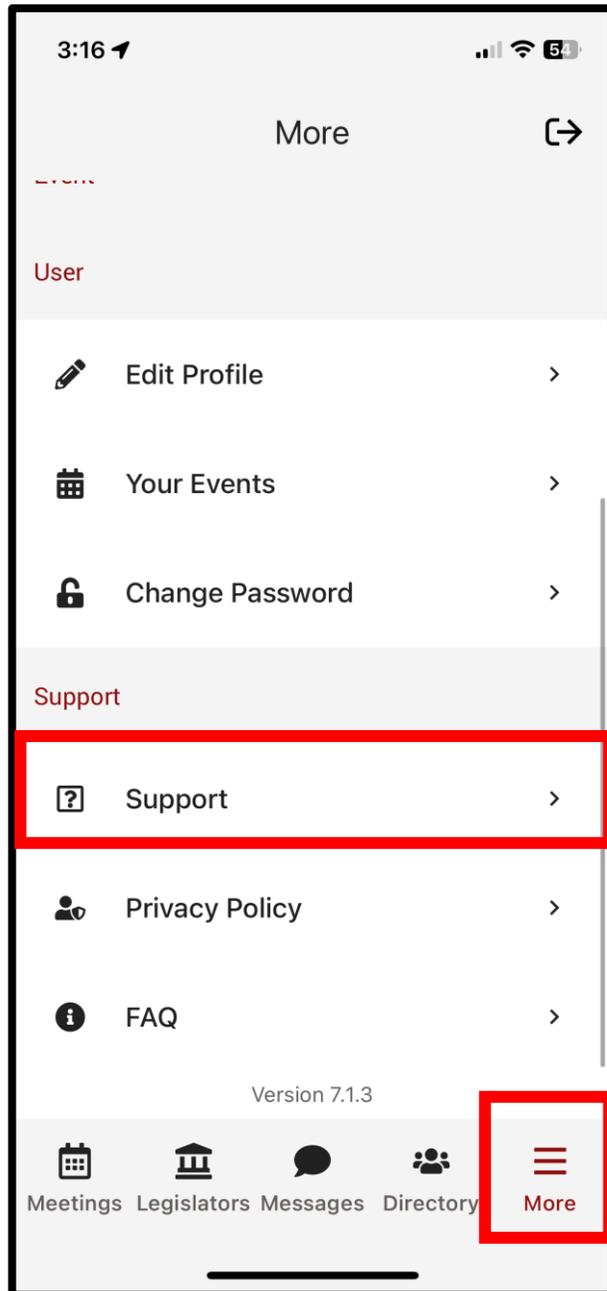


## Meeting

- Meeting Report Form
  - This is what we will use to award CE



- Messages tab to highlight any updates. You will also receive updates via push notification and email



- More tab for additional resources, importantly all SUPPORT and FAQs
- Use “Support” for all scheduling or technical issues
  - On-site support on Tuesday from 8:30am to 12:30pm

# Our Message to Capitol Hill



# Preserving DC Plan Tax Benefits

## Protecting Low- to Middle-Income Workers

- Employer-sponsored defined contribution plans play an essential role in helping lower- and middle-income American workers secure a comfortable retirement.
  - Low- to middle-income workers comprise about 90 percent of the total number of 401(k) participants – **over 60 percent of them make less than \$100,000 a year.**
- Vast Majority of American Workers Like Their Retirement Plan
  - Recent survey data shows that a significant percentage of these workers like their plans and want to preserve the favorable tax treatment of these plans.
  - The majority of respondents say that **these plans are the only reason they are saving for retirement.**
- The purpose of these talking points is to push back against the narratives that only the rich benefit from the DC system and that the tax advantaged status of DC plans should be slashed.
- **ASK: Thank you for your commitment to preserving the employer-sponsored retirement system.**

# Collective Investment Trusts for 403(b)s

## Leveling the Playing Field

- The *Retirement Fairness for Charities and Educational Institutions Act* (H.R. 1013 | S. 424) will ensure workers with a 403(b) plan are empowered to maximize their retirement savings by allowing them to leverage the benefits of collective investment trusts (CITs), currently prohibited by securities laws.
- A CIT is a tax-exempt investment vehicle that **pools assets** from multiple investors and is maintained by a bank or trust company. They are **similar to mutual funds** or exchange-traded funds (ETFs) in that they allow investors to diversify their holdings across a range of securities, such as stocks and bonds.
- CITs are regulated by the Office of the Comptroller of the Currency (OCC) and have fees up to **53% lower than mutual funds**—savings that directly benefit participants. A Vanguard 2025 study found that allowing 403(b) plans to invest in CITs could save the average worker up to **\$28,000** in retirement—enough to cover **six months** of expenses—by reducing fees just 0.08% per year.
- The bill was reported out of the House Financial Services Committee in May 2025 with **overwhelming bipartisan support**, 43-8, and passed the full House last Congress.
- **ASK: Will you support the *Retirement Fairness for Charities and Educational Institutions Act*?**
  - *Check if the Member is a cosponsor or voted for the bill last Congress in the House.*

# SECURE 3.0

## Opportunities for Enhancement

- Retirement security is one of the most bipartisan, tangible ways Congress can improve the financial future of American families. The *Setting Every Community Up for Retirement Enhancement (SECURE) Act* in 2019 and the *SECURE 2.0 Act* in 2022 delivered real progress—but there is still more work to do.
- Enhancements include—
  - **Expanding Adoption of Retirement Plans**, such as increasing the retirement plan startup tax credit and reducing out of pocket startup costs by permitting reassignment of the credit to a service provider.
  - **Elevating Pensions**, which protect workers nearing retirement, by allowing safe harbor employer contributions (such as the employer match) to be provided through a cash balance plan.
  - **Equalizing Options and Incentives for Non-Profit Retirement Plans**, by allowing tax-exempt entities to claim the SECURE 2.0 retirement plan startup credits. *E.g.*, *Small Nonprofit Retirement Security Act*, S. 4965, 118th Cong., awaiting reintroduction this Congress.
  - **Ending Leakage**, by permitting rollovers from Roth IRAs to designated Roth accounts in employer plans. *E.g.*, H.R. 6757, 118th Cong., awaiting reintroduction this Congress.
- **ASK: Will you be a SECURE 3.0 retirement champion to address real economic concerns of your constituents and build on a legislative legacy that is already changing lives?**

# Nonprofit Start-Up Tax Credit

## Extending SECURE 2.0's Tax Incentives to Charities and Nonprofits

- The *Small Nonprofit Retirement Security Act* will extend SECURE 2.0's Small Employer Pension Plan Start-Up Cost Credit (\$5,000 for 3 years) and Automatic Enrollment Credit (\$500 for 3 years) for for-profit employers to small nonprofits.
  - Lowers the cost barrier for small nonprofits to offer retirement plans
  - Promotes retirement security for underserved workers
  - Levels the playing field between for-profit and nonprofit employers
- Applied against the nonprofit's payroll tax liability.
- Current cosponsors include Representatives Vern Buchanan (R-FL), Jimmy Panetta (D-CA), Blake Moore (R-UT), and Brad Schneider (D-IL), and Senators James Lankford (R-OK) and Catherine Cortez Masto (D-NV).
- **ASK: Will you cosponsor the *Small Nonprofit Retirement Security Act* ?**

**NOTE: ONLY DISCUSS IN-DEPTH IF INTRODUCED**

But what about the  
Retirement Savings for Americans Act (RSAA)?



# Portable Benefits Legislation

On July 7, 2025, HELP Committee Chair Bill Cassidy (R-LA), along with Senators Tim Scott (R-SC) and Rand Paul (R-KY), unveiled a legislative package aimed at modernizing federal labor law to empower independent workers to access portable workplace benefits.

- **Independent Retirement Fairness Act (S. 2217)**: Empowers independent workers to participate in retirement plans, like pooled employer plans (PEPs) and simplified employee pensions (SEPs), that are already available under federal law.
- **Unlocking Benefits for Independent Workers Act (S. 2210)**: Establishes a safe harbor under federal law for companies that would like to voluntarily provide benefits. Applies to any benefit or protection commonly provided to full-time employees, such as retirement and health care benefits. It also applies to emerging models where firms may pay into portable accounts, or any combination of those arrangements.
- **Modern Worker Empowerment Act (S. 2228)**: Institutes a single employment test under federal law.
- **Association Health Plans Act (S. 1847)**: Amends ERISA to give small business employees, sole proprietors, and gig workers the ability to aggregate together and access health insurance through Association Health Plans (AHPs).

# Portable Benefits Legislation

## If a Staffer Asks...

### American Retirement Association (ARA) Talking Points:

- **The ARA agrees with the need to close the retirement plan coverage gap for those Americans who currently lack access to employer-sponsored retirement benefits.**
- **Our Government Affairs Team is in the process of reviewing the legislative proposals.**
- **We look forward to engaging on opportunities to further bipartisan retirement policy.**

# Questions



## Choose Your State Delegation Breakout Room

- Attendees from AK, AL, DE, HI, MI, NH, NM, RI, TN, WV join the “Solo Attendee States” room
- If you are alone in your room, come back to the main room
- Have questions about the PAC? Join the PAC room!