

## Academy Conducts 'Hill Visits' with Federal Lawmakers

**T**HE ACADEMY CONDUCTED its annual "Hill visits" with volunteers from all five practice areas, meeting with congressional staff on Capitol Hill in Washington April 2–4 on important public policy issues ranging from Social Security, lifetime income, and health insurance, to cybersecurity, AI, and flood and homeowners' insurance.

More than 40 volunteers—including President Darrell Knapp, Immediate Past President Lisa Slotznick, Casualty Vice President Susan Kent, and Health Vice President Annette James—participated in more than 30 meetings with congressional members' and committee staff, including the House Ways and Means Committee, the House Homeland Security Committee, the Senate Environment and Public Works Committee, the Congressional Budget Office, and the Senate Aging Committee.

"Events like Hill visits, particularly for our volunteers, are incredibly important because they highlight what the Academy does in professionalism and public policy," said Academy Senior Director of

SEE **HILL VISITS**, PAGE 4 ►



### Actuaries in Action

Watch a one-minute video recapping the Hill visits, available on the Academy's [YouTube channel](#).

▲ (L–R) Casualty volunteer Julie Halper, Past President Dave Sandberg, and former RMFRC VP Seong-min Eom at the Hill visits

## Nominations Open for Annual Academy Awards

**N**OMINATIONS ARE OPEN for the Academy's annual service and recognition awards, which include service awards and recognition of up-and-coming actuaries. The hard work, dedication, and support of the Academy's many volunteers and future leaders

help sustain the professionalism infrastructure the Academy provides for our self-regulating profession in the United States and contribute to our work of providing the essential actuarial perspective on important public policy issues.

To submit nominations, being accepted through June 6, visit [actuary.org/awards](https://actuary.org/awards). (The Award for Research deadline was April 15.) Recipients will be recognized at the Academy's 60th anniversary celebration, Nov. 20 in Washington, D.C.

Members are encouraged to submit nominations for the following:

▲ **Rising Actuary Awards**—These awards recognize emerging leaders on their way up in the profession. Through national recognition by the Academy, the awards encourage development and emergence of actuarial leaders 40 years of age or younger, or credentialed seven years or less as of Jan. 1, 2025. [Read more and how to submit a nomination](#).

SEE **AWARDS**, PAGE 4 ►



2

Actuary Voices Features IABA President Stephen Abrokwa

3

Canada Pension Plan's Tom Kalvik to Keynote NYC Insurance Summit

4

ABCD Releases 2024 Annual Summary of Activities

6

Professionalism Counts—'Returning to Actuarial Practice'

## CE & OTHER LEARNING OPPORTUNITIES

2025



### May

- 12 [Maximize Your Membership: A Comprehensive Guide to Making the Most of Your Academy Experience](#)
- 14 [ASOP No. 2 Practice Note](#)
- 22–23 [Insuring the Future: Insurance Investment Summit](#)  
New York City
- 29 [Decumulation Strategies: Creating Lifetime Income from Defined Contribution Plans](#)

### September

- 8–10 [Casualty Loss Reserve Seminar](#): Philadelphia (sponsored jointly with the Casualty Actuarial Society; early discounts available)

### November

- 17–20 [Life and Health Qualifications Seminar](#): Arlington, Va. (early discounts available)
- 20 Academy Governance Transition, Volunteer Leadership Summit & 60th Anniversary Celebration

### December

- 8–9 Seminar on Effective P/C Loss Reserve Opinions; Salt Lake City

#### Events Calendar

Visit the [Events Calendar](#) for a complete listing of Academy events, and visit [Academy Learning](#) for webinar recordings and other Academy content. (Member sign-in required.)

# Academy NEWS Briefs

## May 1 Deadline—Renew Your Membership & Avoid a Late Fee

**A**CADEMY MEMBERSHIP DUES are payable on Jan. 1 of each year. If you have not yet done so, [please log in to the Academy website](#) to pay your dues to retain access to member resources and benefits. By renewing today, you will also avoid a 20% late fee, which will be assessed on renewals received after May 1. Questions? Please contact the Membership Department via the [Member Support Form](#) or call 202-223-8196.

## May Webinar to Highlight Member Benefits

**I**F YOU'RE A NEW MEMBER, make sure to join Academy staff for “Maximize Your Membership,” a webinar that will discuss the complete range of Academy member benefits—from professional development opportunities to networking connections. The free webinar will be held on Monday, May 12, from noon to 1 p.m. EDT. [Register today](#).

## Actuary Voices Features IABA's Stephen Abrokwa

**I**NTERNATIONAL ASSOCIATION OF BLACK ACTUARIES (IABA) President Stephen Abrokwa is featured in the latest episode of [Actuary Voices](#), discussing his new role. Download [Actuary Voices](#) wherever you get your favorite podcasts.



## Recently Released

**A**PRIL IS WORLD AUTISM MONTH, and *Contingencies'* latest web exclusive, “[Autism in the Workplace](#),” by Risk Management and Financial Reporting Vice President Steve Malerich, features a personal anecdote illustrating the valuable contributions of autistic individuals in the workplace and highlights ways to promote greater inclusion and support.

The Spring [Retirement Report](#) takes a deeper look at the recent issue brief, *Decumulation Strategies: Creating Lifetime Income from Defined Contribution Plans*, in a Q&A with Defined Contribution Subcommittee Chairperson Maria Carnovale. Also in the issue, the Academy's Hill visits, and recent legislative and regulatory activity.



# Academy NEWS

## Nominations Open for 2025 Member-Selected Directors

**N**OMINATIONS ARE OPEN for 2025 [member-selected directors](#) to the Academy Board. These directors will be selected by members later this year in an online selection process from a slate of candidates presented by the Nominating Committee.

Review the [Nominating Committee Guidelines](#) to learn more about the role of member-selected directors, candidate criteria, and how to nominate yourself and other Academy members.

For more background, see the Page One story in the March [Actuarial Update](#). Nominations are open through May 19. For more information, [visit the nominations page](#). ▲

## Academy's 60th Celebration Set for Nov. 20

**S**AVE THE DATE of Thursday, Nov. 20, for a celebration marking the Academy's 60th anniversary this year, to be held in conjunction with the annual leadership transition. Look for more details soon on the Washington, D.C., event. ▲

## CPP's Tom Kalvik to Give Insurance Investment Summit Keynote Address

*Hotel Discount Ends This Week*

**T**OM KALVIK, managing director and senior member of the Integrated Strategies Group at CPP (Canada Pension Plan) Investments, will deliver the keynote address at the Academy's [Insuring the Future: Insurance Investment Summit](#) May 22–23 in New York. Stewart Foley, managing director and editor-in-chief of *InsuranceAUM Journal*, will moderate the session that kicks off the two-day event.

Kalvik brings expertise in insurance investment strategies, leading CPP's significant insurance private equity investments. He is a board member of Wilton Re and previously served as a board observer of Antares Capital. Kalvik's unique perspective on the evolving investment landscape for insurance companies promises

to deliver invaluable insights for attendees.

**Actuary Voices**—Academy Life Vice President Jason Kehrberg and summit presenters Steve Smith and Jared Wilner talk about the value of the summit in an April episode of [Actuary Voices](#).

**Hotel Discount Extended**—The room-block discount at the Times Square Marriott Marquis Hotel has been extended. The room block dates arranged by the Academy allow attendees the option to stay and enjoy New York City through the Memorial Day weekend. [Register today](#). ▲



Kalvik

## Academy Representatives Kick Off University of Illinois Symposium

**A**CADEMY PRESIDENT DARRELL KNAPP and Senior Casualty Fellow Rich Gibson opened the University of Illinois Actuarial Science Club's regional symposium, "Rules and Regulations of Insurance," in Urbana, Ill., on April 5 with individual general session presentations followed by a joint panel discussion.

They provided an overview of insurance regulation in the United States, including the aims and general approaches to life, health, and property/casualty insurance regulation; discussed the Academy's robust engagement with state and federal regulators and the U.S. actuarial profession's self-regulation, which is housed and managed within the Academy; and fielded questions in the panel discussion on hot topics. ▲

## Academy Presents at Columbia Actuarial Science Series

**F**ORMER RETIREMENT POLICY and Design Evaluation (RPADE) Committee Chairperson Claire Wolkoff was the featured speaker at the Columbia University Actuarial Science Program Proseminar Series on April 1. In her talk, "Serving the Public Through the Academy: My Journey, Your Future Opportunity," Wolkoff spoke on the value of service to the public through Academy volunteerism, using examples from her own volunteer experience including last year's RPADE policy paper, [Improving Retirement Outcomes: Demographic Considerations](#).

▲ **Looking for a Speaker?** The Academy's Speakers Bureau provides qualified speakers on [professionalism](#) and [public policy](#) topics. ▲



## Academy Video Recaps NAIC Spring Meeting

**A**N ACADEMY [public policy recording](#) features practice-area project managers recapping last month's NAIC Spring National Meeting in Indianapolis, along with the recent Actuarially Sound [blog post](#). Watch the recap on the Academy's [YouTube channel](#).

**Academy Featured on SOA podcast**—Academy Senior Director of Public Policy GERALYN TRUJILLO is also featured on a [Society of Actuaries podcast recapping the NAIC meeting](#). ▲

## Early Discounts Available for LHQ Seminar

**R**EGISTRATION IS OPEN and early registration discounts are available for the 2025 [Life and Health Qualifications Seminar](#), set for Nov. 17–20 in Arlington, Va. New this year will be separate life and health tracks, following a day of general education. Registration is limited for the popular seminar, which delivers three days of training and instruction—plus an optional three-hour exam on the fourth day. The seminar can also serve as a basic education refresher or as a source of required CE.

Attendance is limited and early discounts are available now—[register today](#). ▲

## Awards, continued from page 1

### ▲ Robert J. Myers Public Service Award—

The Myers award honors an actuary who has made an exceptional contribution to the common good, specifically through a single noteworthy public service achievement or a career devoted to public service. [Read more](#).

▲ **Jarvis Farley Service Award**—The is a lifetime achievement award presented to an actuary whose volunteer efforts on behalf of the Academy have made significant contributions to the advancement of the profession through a lifetime of service. [Read more](#).

### ▲ Outstanding Volunteerism Awards—

These awards recognize Academy volunteers who have made a noteworthy contribution during this past year. The Academy typically bestows multiple OVAs every year. [Read more](#). ▲

## Hill Visits, continued from page 1

Public Policy GERALYN TRUJILLO, who coordinated the visits. “For actuaries, it’s an opportunity to come and speak in person with public policymakers,” she said. “It’s always fantastic to see people who are energetic and enthusiastic come to D.C. and share their enthusiasm and expertise.”

“From the Academy’s perspective, the Hill visits are really about starting a conversation” with lawmakers and policymakers, Knapp said, as well as providing information and the Academy’s perspective going forward. Slotznick added that “hearing what’s on [congressional] staffs’ minds ... [help] inform our planning process this summer about what projects we’re going to work on.”

“Hill visits are always a great time for the Academy to showcase its expertise—our wealth of knowledge that policymakers can take advantage of,” Annette James said, adding that “there’s a new administration, and new faces” in the nation’s capital. Key health issues included access, affordability, and quality health care, she said.

The Casualty Practice Council (CPC) met “with people who are interested in wildfire risk, flood risk, AI, and homeowners’ insurance and availability,” Susan Kent said of the CPC’s meetings, which were held in tandem with the Risk Management and Financial Reporting Council. “We’re looking to see where we can partner with some of the policymakers” in those areas of the Academy’s expertise, she added.

“Due to uncertainties in the current situation, [policymakers] are very interested in the Academy’s nonpartisan, objective opinion,” said Past RMFRC Vice President Seong-min Eom, who took part in the visits. “We are hoping to build relationships so that whenever they need our expertise, they can contact us.”

The Retirement Practice Council (RPC) meetings on Capitol Hill were jointly held with the Life Practice Council (LPC) on issues including life insurance and financial security, pension policy, and Social Security, highlighting the value and expertise that actuaries bring to the table.

LPC member Theresa Resnick said that when people talk about retirement savings, they often don’t consider the personal savings



(L–R) Casualty volunteer Sam Tashima, Past President Dave Sandberg chat with former Sen. Norm Coleman and Sen. Amy Klobuchar

element outside of traditional retirement vehicles like pensions and defined contribution plans.

“A lot of that personal savings discussion and activity occurs within the life practice,” she said. “Looking at all three of those things comprehensively, from a federal lens, is important because so many retirement dollars are moving into the life and annuity space.”

On the RPC side, “we know that Social Security reform dialogues will heat up sooner or later, and we want to make sure that the various policy teams are aware of the analyses the Academy has done on the key reform-related issues, to help ensure they’d look to draw on those materials as they prepare to engage,” said longtime Academy retirement volunteer Jerry Mingione, who participated for the RPC.

Social Security discussions included the Academy’s issue briefs on the annual Social Security Trustees Report, Mingione said. Last year, the RPC released an issue paper on [Immigration and Social Security](#), and the recently revamped [Social Security Challenge](#) webpage, which outlines the Academy’s resources. The Academy’s 2022 issue brief, [Raising the Social Security Retirement Age](#), was also part of the discussions.

Also see the [Actuarially Sound](#) blog post on the Hill visits. ▲

## THE ACADEMY IN THE NEWS

Academy Board Member and Health Practice Council Vice Chairperson Julia Lerche discussed trends in Medicaid managed care utilization and the state rate adjustment process with the subscriber-only [Health Payer Specialist](#).

[Plan Adviser](#) reported on the Academy's recent [issue brief](#), *Decumulation Strategies: Creating Lifetime Income from Defined Contribution Plans*, which outlines the insured and non-insured options available through employer-sponsored defined contribution retirement plans.

[InsuranceNewsNet](#) cited Long-Term Care Committee member Steve Schoonveld's comments on long-term care insurance to the NAIC's Senior Issues Task Force.

A [National Council on Teacher Retirement](#) post exploring the meaning of funded ratios at or above 100 percent extensively drew on the April 2024 Academy issue brief, *'Surplus' Considerations for Public Pension Plans*.

An Investopedia article on "[What Happens to My Annuity After I Die?](#)" used the 2022 Academy issue brief, *What Are the Various Types of Insured Annuities?*, as a source on annuity types and options.

[JD Supra](#)'s reporting on the NAIC Spring National Meeting noted the Academy's continued engagement in workstreams and comments on structured securities, risk-based capital ratios, and collateralized loan obligations. ▲

## Member Spotlight

### Spencer Sadkin



**R**EAD THE LATEST "Member Spotlight" to learn more about P/C volunteer Spencer Sadkin, who took part in this month's Academy Hill visits. He discusses his work in software and predictive models, and the value of networking. Visit the [Member Spotlight page](#) to read more about Sadkin, his hobbies, and fandom of the Florida Panthers hockey team.

▲ **Share the Spotlight**—Help raise awareness of the actuarial profession and celebrate rising talent. Share the Member Spotlight on LinkedIn or your favorite platform to highlight Sadkin's story and support the next generation of actuaries.



## PROFESSIONALISM NEWS

### ABCD Releases 2024 Annual Summary of Activities

**T**HE ACTUARIAL FOR COUNSELING AND DISCIPLINE (ABCD) released its [Annual Summary of Activities—2024](#).

The report details the activities the ABCD undertook last year, including handling 108 cases, which included 96 requests for guidance (RFGs) and 12 inquiries. The ABCD conducted 20 presentations, both virtually and in person, for actuarial organizations, annual conferences, and firms. Of note, ABCD members Al Beer and Cande Olsen conducted a well-received mid-year webinar on the RFG service. The report also details additional outreach and engagement efforts, along with examples of cases handled. ▲



### ASOP No. 20 Revision Open for Comment

**T**HE ACTUARIAL STANDARDS BOARD (ASB) approved an exposure draft of a proposed revision of ASOP No. 20, now titled [Analysis of Property/Casualty Cash Flows, Including Discounting](#). The revision expands the scope beyond discounting of claim estimates to include any P/C cash flow model. The comment deadline is Aug. 1. For more or to comment, [visit the ASB website](#).

#### ASOP No. 39 Comment Deadline June 1

The comment deadline for ASOP No. 39 exposure draft, [Treatment of Catastrophe or Extreme Event Losses in Future Cost Estimates for Property/Casualty Risk Transfer and Risk Retention](#) is June 1.

To comment, [visit the ASB webpage](#). ▲

### Webinar Covers New ERM ASOP No. 58

**A**N APRIL 25 professionalism webinar, [The New ERM ASOP: What You Need to Know](#), featured Actuarial Standards Board Enterprise Risk Management (ERM) Committee Chairperson David Paul, along with members Tony Dardis and Elisabetta Russo, and ASB Vice Chairperson David Neve moderated. They walked through the new ASOP No. 58, *Enterprise Risk Management*, which takes effect May 1 and will replace ASOP Nos. 46 and 47, which currently provide guidance for actuaries involved in ERM.

Presenters noted that ASOP No. 58 provides guidance for actuaries when performing actuarial services with respect to developing, maintaining, or reviewing all or part of an ERM framework and also provided examples of when the ASOP does not apply. They also addressed capital management, stress testing and scenario analysis, own risk and solvency assessment and reports, and disclosures.

Watch a replay on [Academy Learning](#). ▲

## Returning to Actuarial Practice

**S**EVERAL TIMES EACH YEAR, the Academy receives questions from actuaries returning to actuarial work after some time away from the profession. Whether they've taken time off to care for family members or themselves, or have taken a non-actuarial job, they all want to know what they need to do to return to actuarial work while abiding by the [Code of Professional Conduct](#).

The Code requires actuaries to perform actuarial services only when they are qualified to do so on the basis of basic and continuing education and experience, and only when they satisfy applicable qualification standards. In the U.S., the applicable qualification standards are the *Qualification Standards for Actuaries Issuing Statements of Actuarial Opinion in the United States* ([U.S. Qualification Standards](#), or USQS).

The Committee on Qualifications issues [FAQs on the U.S. Qualification Standards](#). In its most recent FAQ, on returning to actuarial work, the committee wrote,

*Under the U.S. Qualification Standards (USQS), the actuary would have to fulfill continuing education (CE) requirements—including 6 hours of organized activity CE, 3 hours of professionalism CE, and 1 hour of bias CE—for the year in which the actuary returns to work before issuing a statement of actuarial opinion (SAO) as defined in section 1 of the USQS. In the years in which the actuary does not issue any SAOs, the actuary would not be required to fulfill the USQS CE requirements.*

The committee goes on to say that actuaries planning to sign NAIC opinions “must also complete 15 credits per calendar year of CE that is directly relevant to the topics listed in section 3.3 of the USQS for the opinion they intend to sign. The 15 credits of specific CE may be counted toward the 30 credits required under section 2 of the USQS.”

The above covers the last part of Precept 2—satisfying the applicable qualification standards. But there is more to being qualified than just fulfilling the last year's CE requirements, which is necessary but may not be sufficient. As noted above, the actuary may perform actuarial services only when they are

qualified to do so. If an actuary has been away from actuarial work for some time, simply fulfilling the last year's CE requirement may not be enough to bring them up to speed. Their level of knowledge and skill must be truly up to date for the work they intend to perform. To address this “look-in-the-mirror” aspect of Precept 2, the Committee on Qualifications wrote

*...because Precept 2 of the Code of Professional Conduct obligates actuaries to use their professional judgment when assessing whether they are qualified to perform a particular actuarial*

*service, before returning to work, an actuary should take into account how long they have been away from actuarial work and consider whether they need more than 30 hours of CE to be truly qualified for the work they intend to do.*

The FAQs on the USQS are provided to assist practicing actuaries in navigating U.S. qualification requirements. Actuaries with qualification questions are strongly encouraged to review the FAQs, which cover a wide range of questions. Actuaries whose questions are not answered by the FAQs may [contact the Committee on Qualifications](#). ▲

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## Academy Attending CAS Spring Meeting

**A**CADEMY STAFF AND VOLUNTEERS will be at the [Casualty Actuarial Society \(CAS\) Spring Meeting](#), May 4–7 in Toronto. Academy Committee on Cyber Risk members will participate in a session on “Cyber: Global Market Update and D&O Risk.” If you’re attending, please stop by the Academy’s booth.

▲ **CLRS Early Discounts**—Secure an early-registration to the annual [Casualty Loss Reserve Seminar](#) (CLRS), sponsored jointly by the Academy and CAS, which will be held Sept. 8–10 in Philadelphia. ▲

### CASUALTY NEWS IN BRIEF

The P&C Committee on Equity and Fairness [submitted comments to the Colorado Division of Insurance](#) (DOI) on the exposed template of the DOI’s upcoming data call on private passenger auto insurance as part of the implementation of CO SB21-169 – *Protecting Consumers from Unfair Discrimination in Insurance Practices*. ▲

### NEW CASUALTY VOLUNTEER POSITIONS/ROLES

- ➔ **Mary Kannon** is chairperson of the Law Manual Subcommittee and **Leslie Marlo** is a member of the subcommittee.
- ➔ **Baohui Ning** joined the Automobile Insurance Committee.

## HEALTH NEWS



### HEALTH NEWS IN BRIEF

The Health Solvency Committee’s Health Underwriting Risk Factors Analysis Work Group sent the final [H2—Underwriting Risk Component and Managed Care Credit Calculation in the Health Risk-Based Capital Formula Report](#) to the NAIC’s Health Risk-Based Capital (E) Working Group. The Work

Group presented on the report at the NAIC Spring National Meeting in Indianapolis.

The Individual & Small Group Markets Committee sent a [comment letter](#) to the Centers for Medicare & Medicaid Services on the Proposed Rule: Patient Protection

and Affordable Care Act; Marketplace Integrity and Affordability. ▲

### NEW HEALTH VOLUNTEER POSITIONS/ROLES

- ➔ **Shelley Moss** joined the Health Equity Committee.

## LIFE NEWS



## Webinar on ASOP No. 2

**N**EXT MONTH’S WEBINAR, [ASOP No. 2 Practice Note](#), will feature presenters from the Non-Guaranteed Elements Subcommittee, who will provide a comprehensive discussion of the key points included in the recently released ASOP No. 2 practice note, which deals with non-guaranteed elements in life insurance and annuity products. It’s set for May 14—[register today](#). ▲

### LIFE NEWS IN BRIEF

The Life Practice Council [provided comments](#) to the NAIC’s Life Actuarial (A) Task Force on the most recent AAT for Reinsurance Actuarial Guideline Draft Exposure. ▲

### NEW LIFE VOLUNTEER POSITIONS/ROLES

- ➔ **Jonah von der Embse** is co-vice chairperson of the Annuity Reserves and Capital Subcommittee.
- ➔ **Miao Hu** joined the Economic Scenario Generator Subcommittee.
- ➔ **Brian Rock** joined the Life Illustrations Subcommittee.
- ➔ **Xukun Cao** joined the Life Reserves Subcommittee.

# THANK YOU! VOLUNTEERS

Join us in celebrating the Academy’s dedicated volunteers and the work they do on behalf of the actuarial profession.



AMERICAN ACADEMY  
of ACTUARIES



## Actuarial Update

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## RETIREMENT NEWS



# Webinar to Examine Decumulation Strategies Issue Brief

**A** [MAY retirement webinar](#) will examine the Defined Contribution (DC) Subcommittee's *Decumulation Strategies: Creating Lifetime Income from Defined Contribution Plans* issue brief released last month.

Subcommittee Vice Chairperson Spencer Look and members Ruth Schau and Led Gold will present. Chairperson Maria Carnovale will moderate—for more background, see Carnovale's Q&A in the Spring [Retirement Report](#). The webinar is set for May 29—[register today](#). ▲

# Retirement Symposium Postponed

**T**HE ACADEMY HAS POSTPONED the Future of Retirement Symposium that had been scheduled for June to later this year. Stay tuned for more details. ▲

### NEW RETIREMENT VOLUNTEER POSITIONS/ROLES

➡ **Piotr Krekora** joined the Social Security Committee.

### NEW RMFRC VOLUNTEER POSITIONS/ROLES

➡ **Mario DiCaro, Robert Gomez, and Tyson Mohr** joined the Data Science and Analytics Committee.

➡ **Robert Gomez** joined the Artificial Intelligence Subcommittee.

Coming in May  
A faster, streamlined way to connect.



Our redesigned website brings intuitive navigation, a new resource center, and seamless integration with our digital platforms.