

Jack Towarnicky

Executive Director, Plan Sponsor Council of America



Experience: Jack has over 39 years of corporate benefits experience with five different Fortune 500 firms – including over 31 years in a plan sponsor role and over 7 years in consulting/compliance roles.

Education: Jack completed his BBA in Business Economics and MBA at Cleveland State University. He obtained his juris doctorate from South Texas College of Law; and a Master of Laws degree in Employee Benefits, with honors, from John Marshall Law School.

Trade Associations: Jack has been a benefits industry leader in board/trustee/council roles with:

- Benefits Advisory Board, World at Work
- Advisory Council, Department of Labor, Employee Benefits Security Administration
- Board of Directors, American Benefits Council
- Board of Trustees, Council on Employee Benefits
- Corporate Board, International Foundation of Employee Benefit Plans

Recognition: His plan sponsor team was recognized for innovations in strategy, design and execution:

- Team - 2010 National Business Group on Health, Healthy Lifestyles, Platinum
- Corporate - 2009 C. Everett Koop Health Project Award
- Corporate - 2009 Plan Sponsor Magazine, Corporate Plan Sponsor of the Year
- Individual - 2009 CFED Innovative Idea Champ – The 401(k) as a Lifetime Financial Instrument
- Individual - 2008 Business Insurance Magazine – Benefits Manager of the Year

A Sample of Topical Articles and Presentations:

- **401(k) Plans:** The 401(k) as a Lifetime Financial Instrument; Qualified Plan Loans: Evil or Essential; 401(k) Fee Disclosure, A New Opportunity.
- **Retirement:** Flexible/Phased Retirement/Employment As A Recruiting & Retention Strategy; The Real Retirement Savings Crisis in America.
- **Health Care:** Cadillac Tax - Review, Prepare, Act; The HSA In Your Future: Defined Contribution Retiree Medical; Will Health Reform Trigger Changes to Your Total Rewards Strategy.
- **Paid Time Off:** Paid Sick Leave Mandates: A Looming Challenge to Multistate Employers; What You Don't Know Can Hurt! Integrated Absence Management with Paid Time Off.
- **Behavioral Economics:** All Stumble, Little Science – How Employees Choose, Use Benefits; The Intersection of Behavioral Economics and Benefits.
- **State IRA Mandates:** Nudging Workers Off A Cliff.