

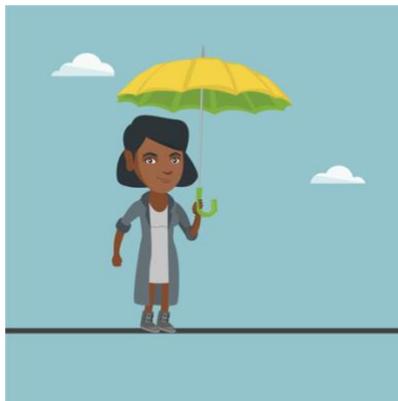
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Both our policy and legal teams have been super busy during the COVID-19 emergency. Our legal program has been hard at work answering your questions and helping people get the benefits they have earned. Our policy team has been working to ensure that new legislative and regulatory proposals protect rather than undercut your rights. Here's what we've been up to recently.



**Is your retirement benefit at risk during the pandemic?** We have gotten a lot of questions from people across the country wondering how their retirement benefits will be affected during this time. [This blog post](#) written by Kyle Garrett, our Operations and Referrals Manager, answers questions on plan funding, 401(k) balances and employer contributions. He also discusses some of the provisions of the CARES Act, the stimulus package passed by Congress in March, and how they could affect retirement benefits.

Read our full summary of the retirement provisions in the CARES Act [here](#).



**Protecting spousal rights during the pandemic.** Industry groups are asking government agencies to make it easier to withdraw money from retirement accounts during the pandemic. But these proposed changes can put women's retirement security at risk. Read this [blog post](#) by our Legal Program Director Emily Spreiser on how these rules bypass longstanding procedures designed to protect spouses, and how this disproportionately affects women. She also discusses how withdrawals during the pandemic could affect women going through divorce.

In April, PRC and the National Women's Law Center sent a [letter to the Department of the Treasury and the IRS](#) with recommendations for making retirement benefits accessible during the COVID-19 emergency while still protecting the future retirement security of surviving spouses, who tend to be women. In May, we [sent a second letter](#) addressing the industry's responses to our first letter.

In addition, the Pension Rights Center and the National Women's Law Center submitted [comments to the Federal Retirement Thrift Investment Board](#) expressing concerns

about an Interim Rule allowing federal retirees to withdraw their Thrift Savings Plan money without notarized spousal consent during the COVID-19 emergency.



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**Another amazing national training conference.** Every year the Center holds a legal training conference in Washington, D.C. for the attorneys of the [six federally funded regional pension counseling projects](#). This year, the COVID-19 pandemic required us to hold the conference remotely via conference calls and webinars. Pivoting to a virtual format required us to sacrifice some of the activities we had planned and presented a number of new challenges. It took significant teamwork, energy and time to get things right, but all that work paid off. We were able to offer high-quality sessions with expert guest presenters on a range of topics, including divorce court orders, document disclosure, recent court decisions, and the special needs of disadvantaged communities. Other highlights of the week-long event were sessions where project attorneys shared cases, spoke with government officials and heard about legislative and regulatory developments.

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**House-passed HEROES Act includes provisions to preserve and restore retiree pensions.** The HEROES Act passed by the House of Representatives on May 15 includes the Emergency Pension Plan Relief Act (EPPRA). This important legislative proposal will fix severely underfunded multiemployer plans, protect the full benefits of workers and retirees, and restore retiree benefits that have already been cut. We are totally supportive of these provisions. However, we strongly opposed

the inclusion in the HEROES Act of another legislative proposal, the Giving Retirement Options to Workers Act (GROW Act), which would undermine the multiemployer system that EPPRA aims to fix. On May 12, PRC joined with 12 unions, AARP and other organizations [in a letter](#) urging leaders in Congress to support EPPRA but oppose the GROW Act. Read our press release [“America needs pension relief in HEROES Act — NOT the GROW Act”](#) to learn more.

Read also our May 29 blog post about why the Senate should pass EPPRA but not the GROW Act: [“On saving pensions, one step to go. On composites and GROW, we say NO!”](#)

Earlier, on April 21, we posted a blog entry about why multiemployer provisions belong in the COVID-19 relief legislation: [“Pension rescue is no-brainer for next pandemic response legislation.”](#)



## **New Labor Department rule will deny retirement plan information to millions of workers.**

On May 27, the Labor Department published a regulation that will allow pension plans to stop mailing paper copies of information about retirement plan benefits, investments, and rules to millions of workers and retirees. These individuals will be given a one-time chance to contact their plans to ask to continue receiving paper documents. If they do not make this request, they will receive e-mails or texts telling them to hunt for their information on the plans' websites. Read our press release, [“New government “hide and seek” rule tells workers to hunt for retirement information on websites.”](#)

The PRC filed comments opposing the “notice and access” concept when it was proposed last year and posted a strong critique on our blog at that time. In April, we joined with retiree, consumer, and other organizations in [a letter to the Office of Management and Budget](#) expressing our concerns about the rule.

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### **PRC Perspectives Blog**



[Consumer advocate recognizes PRC’s “long-term fighters for justice”](#)- read about Karen Friedman and Karen Ferguson in a recent blog post by Ralph Nader



[Notes From Home](#)- read about what we’ve all been up to as we’ve adjusted to working from home.



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- [Construction Company Workers Get Support in Stock Plan Appeal](#)
- [Pandemic Spurs Push for Easing Pension Change Consent Rules](#)
- [House Bill Promises Free Coronavirus Treatment, Pension Aid](#)
- [House relief act comes with multiemployer changes – and](#)

[controversy](#)

- [Pandemic Relief Could Risk Spousal Retirement Security](#)

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