Dr. VanDerhei is the research director of the Employee Benefit Research Institute and the editor of Benefits Quarterly. He has more than 200 publications devoted to employee benefits and insurance, but his major areas of research focus on the financial aspects of private defined benefit and defined contribution retirement plans. Dr. VanDerhei analyzes a database with annual observations of over 27 million 401(k) participants from more than 72,000 plans. This has resulted in annual updates of the 401(k) universe for account balances, asset allocation and loan activity since 1996. He has also done extensive and detailed computer modeling on retirement income adequacy. Dr. VanDerhei has testified extensively on Capitol Hill and has been widely cited in the news media. He has presented his research findings for the White House Conference On Aging Regional Forum, the Social Security Advisory Board, the Bipartisan Policy Center’s Commission on Retirement Security and Personal Savings, the Pension Research Council Symposium at the Wharton School, the Q Group and the ICI Retirement Summit. Dr. VanDerhei was named by Treasury & Risk as one of the 100 Most Influential People in Finance (one of five in Retirement and Benefits). He received his B.B.A. and M.B.A. degrees from the University of Wisconsin–Madison and his M.A. and Ph.D. degrees from the Wharton School of the University of Pennsylvania in addition to the CEBS designation.