

HR 5397

Retirement Enhancement Act of 2004

Congress: 108 (2003–2005, Ended)

Chamber: House

Policy Area: Labor and Employment

Introduced: Nov 19, 2004

Current Status: Referred to the House Committee on Education and the Workforce.

Latest Action: Referred to the House Committee on Education and the Workforce. (Nov 19, 2004)

Official Text: <https://www.congress.gov/bill/108th-congress/house-bill/5397>

Sponsor

Name: Rep. Andrews, Robert E. [D-NJ-1]

Party: Democratic • **State:** NJ • **Chamber:** House

Cosponsors

No cosponsors are listed for this bill.

Committee Activity

Committee	Chamber	Activity	Date
Education and Workforce Committee	House	Referred To	Nov 19, 2004

Subjects & Policy Tags

Policy Area:

Labor and Employment

Related Bills

No related bills are listed.

Retirement Enhancement Act of 2004 - Amends the Employee Retirement Income Security Act of 1974 (ERISA) to revise or provide pension plan requirements for: (1) plan coverage and participation, defined contribution plan benefit vesting, and simplified pension plans; (2) various pension protections for spouses (under ERISA, the Civil Service Retirement Spouse Equity Act of 1984, and the Railroad Retirement Act of 1974); (3) simplified investment standards, including disclosure regarding investments and voting of proxies, diversification in defined contribution investments, diversification of investments under employee stock ownership plans by participants and beneficiaries over 55 years of age, immediate warning of excessive stock holdings, and reports of trades in employer securities; (4) pension information reporting and enforcement for defined benefit plans and multiemployer plans, including procedures for treatment of missing participants and unclaimed benefits; and (5) various pension protections for a changing workforce, including pension plan qualified loans for health insurance and job training expenses of participants or beneficiaries, immediate distributions if rolled over to qualified plans, and prompt distributions from defined contribution plans upon termination of participants' covered employment.

Establishes an Office of Pension Participant Advocacy in the Department of Labor.

Actions Timeline

- **Nov 19, 2004:** Introduced in House
- **Nov 19, 2004:** Referred to the House Committee on Education and the Workforce.

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