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# The American College of Employee Benefits Counsel

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Washington D.C. – The American College of Employee Benefits Counsel (ACEBC®) has named Ms. Emily Bingham, a third-year law student at the University of Minnesota Law School, and Ms. Nell Cormack, a 2025 Juris Doctorate recipient from Drexel University Thomas R. Kline School of Law, as the winners of the College's 2025 Student Writing Competition Awards.

Ms. Bingham won the **2025 Sidney M. Perlstadt Memorial Award** for her paper entitled *States Shouldn't Bank on the Savings Clause: An Analysis of the Department of Labor's Savings and Deemer Clause Arguments in PCMA v. Mulready*.

Ms. Cormack's winning entry entitled *The 10% Additional Tax on Early Distributions for Retirement Plans: Sound Policy or a Penalty for Being Poor?* won the **2025 Brian J. Dougherty Memorial Award**.

Professor Norman Stein and Frances King Quick, Co-Chairs of the Student Writing Competition Committee, presented the awards at the College's 2025 Induction Ceremony held on Saturday, November 8, 2025, in Charleston, South Carolina at the Francis Marion Hotel.

Ms. Melissa Welch, a third-year law student at Georgetown University Law Center, received Honorable Mention for her paper entitled *Do Employee Wellness Programs Need a Check-Up?*

ACEBC® is a not-for-profit organization whose mission statement is: "fostering excellence in the practice of employee benefits law and advancing public understanding of employee benefits." The College advances its mission by encouraging the study and development of employee benefits laws and of significant legal and social policy issues impacting the regulation and management of pension, retirement, group health, welfare, and disability plans. It pursues those goals by initiating professional discussions and high level symposiums of significant issues, offering a searchable database of Fellows who are willing to serve as expert witnesses and/or mediators, cosponsoring continuing legal education programs, and recognizing the achievements of distinguished employee benefits attorneys.

In addition to its national law student writing competitions to encourage legal scholarship in this evolving area of law, the ACEBC® also sponsors:

- a Simplification Award to inspire ideas to simplify the regulation of employee benefit plans, and
- the Annual Ellen A. (Nell) Hennessy Moot Court Competition in partnership with The Catholic University of America Columbus School of Law, addressing cutting edge employee benefits issues.

Congratulations to all of these students!