Form a four-person team. Each team member should identify a public company and obtain its financial reports (available at www.sec.gov, or from the company website). If using the SEC website, look under the section for "search for company filings" and select the company’s Form 10-K (annual report). Each member should locate the company disclosures relative to employee benefits and retirement plans. Make copies of the company’s balance sheet and benefits/retirement plan related footnotes to share with your team mates.

Meet as a team and examine each company’s data. Specifically, determine if each company has a defined contribution or defined benefit pension plan (or both). Also, which companies provide post-retirement benefits like health care coverage? What appears on the corporate balance sheet as an asset or liability related to such benefits? What is the magnitude of the costs and obligations related to the various plans and benefits? Are there any other interesting observations you can glean from the company disclosures? Do such costs and obligations bear on global competitiveness, and what are the potential implications? Summarize your conclusions on the worksheet template.