



Retirement Plan News - October 2017

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ACEC RT Education Center Updates

Employer Education Center

General Items

[What Kind of Relief May Employers Offer to Affected Employees of Hurricane Harvey and Irma?](#) -- Abstract: Employers with employees and operations impacted by the recent hurricanes are asking what type of compensation, employee benefits, and tax relief may be available to them and their affected employees. This is a 7-page review. Source: Ebglaw.com

[Projected 401k and Retirement Plan Limits for the Tax Year 2018](#) -- Abstract: Based upon the actual and projected CPI, there is little doubt that we will see some increases in the pension limits for 2018. Here are our projected changes. Source: 401khelpcenter.com

Fiduciary and Plan Governance Material

[Eight Tips to Build and Run Yours Retirement Plan Committee Effectively](#) -- Abstract: There's no one size fits all formula for building the "perfect" committee. A lot depends on the size and design of your plan, and the demographics of your participant population. Here are eight tips to help you set up and structure a committee that benefits your plan and acts in your participants' best interests. Source: 401ktv.com

[ERISA's Reasonable Fee Requirement](#) -- Abstract: Plan fiduciaries must review service provider fees annually against reliable indicators as part of proper plan governance. The efficacy of any such review depends upon the ability to break out fees for each service and to utilize acceptable benchmarks, rather than self-serving benchmarks supporting excessive fee arrangements. Source: Cpajournal.com

[Education Policy Statement -- Should Your Plan Have One?](#) -- Abstract: Should your plan have an Education Policy Statement? The DOL doesn't require qualified retirement plans to have one, but here are some thoughts on why you should consider adopting an EPS for your plan. Source: 401ktv.com

[Employer Stock in a 401k Plan](#) -- Abstract: The increased risk of litigation has caused many employers to reconsider the decision to offer employer stock as an investment option. There have been numerous participant claims regarding participant stock in employer-sponsored plans. Employers that elect to continue offering employer stock in 401k plans may find a initiatives can mitigate these concerns. Source: Milliman.com

Insight: Studies, Research, and White Papers

[Most DC Plan Participants Don't Understand Roths, Survey Finds](#) -- Abstract: Amid all of the recent talk about tax reform and the potential move toward Rothification, Cerulli Associates has come out with a new report showing that only one-third of DC plan participants can correctly identify the benefits of Roth contributions. Source: Asppa.org

[Saving for Retirement Not Feasible for Many Women](#) -- Abstract: Saving for retirement is not economically feasible for 44% of middle-income women, MassMutual found in a survey. By comparison, this is the case for only 14% of men with annual household incomes of between \$35,000 and \$150,000. Source: Plansponsor.com

Cybersecurity

[Cybersecurity and Online Privacy Issues for Employee Benefit Plans](#) -- Abstract: When most plan participants think about security involving their retirement plan, they are typically thinking along the lines of financial security and how their

investments perform. However, like other financial institutions, retirement accounts are subject to cyber threats that could threaten users' privacy and other account information. Source: Bslip.com

Compliance and Regulatory Related

[Like Harvey, Retirement Plans Can Make Loans, Hardship Distributions to Victims of Hurricane Irma](#) -- Abstract: The Internal Revenue Service announced that 401ks and similar employer-sponsored retirement plans can make loans and hardship distributions to victims of Hurricane Irma and members of their families. This is similar to relief provided last month to victims of Hurricane Harvey. Source: Irs.gov

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