



## Retirement Plan News - January 2018

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### ACEC RT Education Center Updates

Employer Education Center

- [Plan Sponsor Outlook – 4th Quarter, 2017](#)
- [Webinar Replay – Quarterly Market Series Q1 2018](#)

### General Items

[Defined Contribution Plans: Ten New Definitions for 2018](#) -- Abstract: The defined contribution landscape is changing rapidly. When this happens, we need to redefine terms to better reflect the new environment. This article identifies 10 terms rendered outdated by change. In each case, Willis Towers Watson provides a more robust, accurate and current definition. Source: [Willistowerswatson.com](http://Willistowerswatson.com)

### Fiduciary and Plan Governance Material

[Fiduciary Awareness Among DC Plan Sponsors Continues to Slip](#) -- Abstract: AllianceBernstein announced new research showing that fiduciary awareness among defined contribution plan sponsors has deteriorated significantly in recent years. Even though all survey participants qualified as plan fiduciaries, nearly half (49%) of plan sponsors did not consider themselves fiduciaries. Source: [401khelpcenter.com](http://401khelpcenter.com)

[Plan Sponsors Need to Deal With a Whole New 401k World](#) -- Abstract: Retirement plan sponsors need to understand the increased potential liability as plan fiduciaries and the best way to understand the changes that have taken place in the 401k plan business over the last 20 years. This article will let 401k plan sponsors understand how and why they need to be more vigilant in their role as a 401k plan fiduciary. Source: [Jdsupra.com](http://Jdsupra.com)

### Insight: Studies, Research, and White Papers

[DC Plan Sponsor Priorities for 2018](#) -- Abstract: Mercer details priority areas of focus for defined contribution plan sponsors as they manage their plans and seek to enable participant success. Sponsors look to improve plan participant outcomes, mitigate excessive fee litigation risks, and manage fiduciary responsibilities. Source: [Mercer.com](http://Mercer.com)

[Changes, Trends and Best Practices for 401k Administration in 2018](#) -- Abstract: It's important for HR to understand 2018's changes and trends in 401ks, but it's just as important to ensure that your workforce understands what you're offering and how best to use it to meet their current and future needs. Source: [Hrdrive.com](http://Hrdrive.com)

### Court and Other Legal Issues

[ERISA Litigation Landmarks Set the Stage for 2018](#) -- Abstract: One ERISA attorney who specializes in defending employers against fiduciary breach claims says 2017 has delivered no shortage of important, potentially precedent-setting decisions involving employee benefits law; and the stage is set for another whirlwind of a year in 2018. Source: [Planadviser.com](http://Planadviser.com)

[Fraud Scheme Targeting 401k Accounts Uncovered](#) -- Abstract: A scheme targeting individual 401k accounts, potentially at multiple recordkeepers, has resulted in a lawsuit by the U.S. Attorney's office in Colorado to recover as much as \$2 million in losses. Source: [Asppa.org](http://Asppa.org)

### Legislative and Washington DC

[Tax Reform: IRAs, Qualified Plans, 529s, and Other Savings Arrangements Impacted](#) -- Abstract: The Bill will affect retirement and other tax-advantaged savings arrangements and, in some cases, will become effective as soon as it is signed. Highlights of the changes made to savings arrangements and their effective dates are described here. Source: Ascensus.com

## Cybersecurity

[Evolving Cybersecurity Landscape Pressures Plan Sponsors](#) -- Abstract: Being fiduciaries under ERISA, retirement plan officials are tasked with monitoring and managing cybersecurity risk as they invest participant dollars. As outlined in a new report from Corporate Insight, "Trends in Online Security: 1996 to Today," this is no simple task, and it has grown markedly more complex in the last two decades as the role of big data technology has ramped up in the retirement industry. Source: Plansponsor.com

## Compliance and Regulatory Related

[2018 Key Administrative Dates and Deadlines for Calendar-Year DC Plans](#) -- Abstract: This is a 5-page retirement plan chart and 2018 calendar for defined contribution plans, published Milliman. The document provides key administrative dates and deadlines for calendar-year plans. Source: Milliman.com

[PBGC Offers Missing Participants Program to DC Plans](#) -- Abstract: PBGC is expanding its Missing Participants Program to terminated defined contribution and other plans in an effort to connect more people to their retirement savings. The expanded program is voluntary for DC and small professional service plans and will be available for plans that terminate on or after January 1, 2018. Source: Planadviser.com

[Why It's Dangerous to Ignore Undeliverable Mail Sent by Your Retirement Plan](#) -- Abstract: Plan sponsor's usually find out a participant is missing when a required notice is sent back as undeliverable. Not being able to locate plan participants is a compliance issue when those participants reach age 70 1/2. And the IRS and DOL have recently made RMD compliance a focus of their audits and investigations. Source: Graydon.law

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