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## Retirement Plan News - March 2018

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### ACEC RT Education Center Updates

Employer Education Center

- [Plan Sponsor Outlook – 1st Quarter, 2018](#)
- [Webinar Replay – Quarterly Market Series Q1 2018](#)

### General Items

[Blizzard of Debt Melts Into Retirement](#) -- Abstract: Debt is accumulating like snow in a blizzard, we have long been told. And that load may not melt away quickly, it may linger, extending its chill seasons ahead to retirement. Looks at its longer-term effects. Source: Asppa.org

[Many Workers Unaware of Tax Credit for Retirement Savers](#) -- Abstract: Nearly two in three American workers do not know about the Tax Credit for Retirement Savers, the Transamerica Center for Retirement Studies learned in a survey. Source: Planadviser.com

[Are HSAs a Better Investment Vehicle Than 401ks?](#) -- Abstract: When considering the tax advantages, an argument can be made that HSAs are a better investment vehicle, particularly when used only for qualified medical expenses, a new report claims. Source: Asppa.org

### Fiduciary and Plan Governance

[Employee Benefit Plan Best Practices](#) -- Abstract: With the new Department of Labor fiduciary rules further pushed back to go into effect on January 1, 2019, plan fiduciaries have more time to review employee benefit plan best practices. Source: Bslip.com

[Fiduciary Liability Insurance, Why You May Need It](#) -- Abstract: Fiduciary liability insurance isn't the same thing as your ERISA bond and should never be viewed as a substitute for good fiduciary practices, but it is good to know you have backup if claims do arise. Source: Cohenbuckmann.com

[Risk Exposure: Company Stock](#) -- Abstract: PSCA's recent survey shows that 18% of plans still offer company stock, and that 14% of all plan assets are invested in company stock. If you offer company stock as an investment option in your retirement savings plan, you may want to take another look at what you offer and how those investments are communicated to participants. Source: Psca.org

[Those Pesky Plan Documents: What Do They Have to Do With My Fiduciary Duties?](#) -- Abstract: Worrying about plan documents probably is not keeping you up at night, but maybe it should. Although most plan fiduciaries are aware of their duties of prudence and loyalty, they may not be tuned into their equally important duty to follow the terms of their written plan documents. This "sleeper" duty could catch you by surprise. Source: Boutwellfay.com

### Court and Other Legal Issues

[ERISA Class Actions Settlements Cost Employers Nearly \\$1 Billion in 2017](#) -- Abstract: Class action settlements and court decisions related to 401k retirement plans in 2017 significantly affected the direction of ERISA litigation, according to the newest edition of an annual law firm report on workplace class action lawsuits. Source: Blr.com

### Cybersecurity

[Retirement Plans and Cybersecurity](#) -- Abstract: Cybersecurity is a topic that is routinely grabbing headlines across industries, and employee benefit plans are not immune to the risks of cybercrime. The best efforts to reduce these risks are multi-faceted approaches to protecting sensitive information, with employers, their plan participants, and their benefit providers all working in tandem to safeguard personal data. Source: Sentinelgroup.com

## Compliance and Regulatory Related

[Bipartisan Budget Act of 2018 Brings Changes for Hardship Distributions](#) -- Abstract: The Bipartisan Budget Act of 2018 was passed into law on Feb. 9, 2018 and introduces some unexpected changes for retirement plans. The most significant of the Act's changes for retirement plans reduces the existing restrictions on hardship distributions from 401k and 403b plans. Source: Icemiller.com

[Tax Reform's Impact on 401k Plan Loan Offset Treatment](#) -- Abstract: The recent Tax Cuts and Jobs Act of 2017, enacted on Dec. 22, 2017, contains a few rules that will impact benefit administrators. This article focuses on retirement plan administrators' and HR benefits managers' obligations relating to plan loan offset amounts. Source: Hklaw.com

[2018 Key Administrative Dates and Deadlines for Calendar-year DC Retirement Plans](#) -- Abstract: This calendar provides key administrative dates and deadlines for defined contribution plans subject to ERISA and the Internal Revenue Code. Source: Milliman.com

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