



## Retirement Plan News - December 2017

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### ACEC RT Education Center Updates

Employer Education Center

- [Plan Sponsor Outlook – 4th Quarter, 2017](#)
- [Webinar Replay – Quarterly Market Series Q4 2017](#)

### General Items

[Don't Forget 401k Deadlines During the Holiday Bustle](#) -- Abstract: Even though the holidays loom large in most people's minds this time of year, retirement plan sponsors and participants also need to keep an eye on the fast approaching Dec. 31 deadline for certain moves they'll want to make with their 401ks or other retirement plans. Source: Bna.com (registration may be required)

[Six Tips to Take DC Plans to the Next Level](#) -- Abstract: Tax reform. Interest-rate hikes. Regulatory questions. Inflation. There's always a reason to put off making changes to your company's DC plan. But some improvements will be good for your plan and participants no matter what happens. Here are six tips to help you enhance your firms' retirement-readiness offerings. Source: Alliancebernstein.com

### Fiduciary and Plan Governance Material

[Retirement Plan Committee: Effectively Managing Group Dynamics](#) -- Abstract: Your retirement plan committee is the cornerstone of your plan's governance and oversight. But what do you do when they aren't getting along, or when it seems like one or two of the members are commandeering the decision-making process? Source: 401ktv.com

[These 401k Lawsuits Show the Value of Investment Policy Statements](#) -- Abstract: An investment policy statement is essentially the business plan for a portfolio. For 401k fiduciaries, the IPS serves as a critical governing document, one that should be carefully crafted, periodically reviewed and updated, and diligently followed. Two recent lawsuits against plan sponsors powerfully illustrate this valuable lesson. Source: Investmentnews.com (registration may be required)

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

[Management Fees Paid by Sponsors Stay Steady, Callan Survey Finds](#) -- Abstract: The research features highlights of total fund-level fees, performance-based fees, and fee negotiation practices, but the heart of the questionnaire focuses on actual fees paid by asset owners to fund managers compared to published fee schedules at the asset class level. Source: Callan.com

[Lack of Retirement Savings Causing Anxiety for Americans](#) -- Abstract: Health care, retirement savings and student loans are the top causes of investor's financial anxiety, according to a survey by RubicoIn, a digital investment platform provider. Among all investors, mounting health care expenses and bills (23.5%) and a lack of retirement savings (22.6%) are the two biggest contributors of financial anxiousness. For Millennials, student loan debt, credit cards and health care expenses all measured equally as causes for "extreme" amounts of financial stress. Source: Planadviser.com

### Plan Automation

[Why Automating Retirement Savings May Not Be Enough](#) -- Abstract: Fueled by the popularity of nudging practices, the practice of enrolling employees automatically in retirement savings plans has become widespread in the United States over the past decade. The logic of an automatic retirement savings plan is compelling. However, a majority of

people enrolled in automatic retirement savings plans are not saving enough. Source: Psychologytoday.com

## Court and Other Legal Issues

[Plan Sponsor Fee Litigation Cases on the Rise](#) -- Abstract: There are three main types of excessive fee litigation: 1) Excessive fee litigation involving lawsuits against large corporate plan sponsors challenging fees and expenses associated with employee plans. 2) Excessive fee litigation involving lawsuits against financial institutions who also happen to be plan sponsors. 3) Excessive fee litigation involving university-sponsored 403b plans. This article examines each of these three types of excessive fee lawsuits. Source: Groom.com

## Cybersecurity

[Cybersecurity as It Relates to Retirement Plan Data](#) -- Abstract: As cybersecurity threats increase, so should plan fiduciary efforts to combat these threats. Fiduciaries can work with service providers to strengthen existing protections and can work internally to create and document procedures that demonstrate prudent process. Source: Groom.com

## Compliance and Regulatory

[2017 End of Year Plan Sponsor "To Do" List Qualified Retirement Plans](#) -- Abstract: This is a qualified plan "to do" list of items on which you may want to act on before the end of 2017 or in early 2018. The list is broken into five categories. Source: Swlaw.com

[Year-End Compliance Issues for Single-Employer Retirement Plans](#) -- Abstract: By year-end 2017, sponsors of calendar-year single-employer retirement plans must adopt necessary and discretionary plan amendments to ensure compliance with the statutory and regulatory requirements of ERISA and the tax code. This bulletin looks at key areas -- including administrative compliance issues -- that sponsors of such DB or DC plans should address by December 31, 2017. Source: Milliman.com

[Qualified Retirement Plan Amendments: 2017 Year-End Update](#) -- Abstract: This advisory reminds plan sponsors of deadlines for amending qualified retirement plans and certain year-end legal updates. Source: Alston.com

[2018 Planning for ERISA Single-Employer DC Plan Operations](#) -- Abstract: This paper will help you set up a yearly schedule of activities, so you do not miss important deadlines for your qualified plans. As you evaluate the various tasks, you can confirm suitable deadlines with your vendors for their completion. Identifies and addresses other activities that are event-based and participant-specific. Source: Conduent.com

[Are You Up-to-Date on Qualified Plan Beneficiary Rules?](#) -- Abstract: Most TPAs don't wake up first thing in the morning thinking about qualified plan beneficiary rules. However, improper payments due to lack of knowledge about these rules can have unwanted consequences. As the first in a series, this article covers the basic rules of the spouse beneficiary requirement for qualified plans. Source: Penchecks.com

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