the Forward

Knowledge worth forwarding . . .

h&h hooker & holcombe

Part two in our HCE series: Discover how to optimize a plan under HCE rules. **Read the article>**

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As

May DB Funded Status Measures Mixed

According to October Three, pension plans managed to tread water last month, with assets and liabilities growing about 1% each during May for both model plans it tracks. **Read more>**

Multiemployer Plans Have Hope and a Future

We've all seen the headlines: The Pension Benefit Guaranty Corporation (PBGC) multiemployer plan program is running out of money because it is helping so many plans, and a number of multiemployer plans have asked the Treasury for permission to reduce benefits under the Multiemployer Pension Reform Act (MPRA). **Read more>**

Ia

DOL Fiduciary Rule Implementation Finally in Sight

Brokers offering advice on retirement savings accounts are required to put clients' interests first as of June 9, 2017. The requirement, also known as the Department of Labor (DOL) fiduciary rule, will officially take effect then, after delays and considerable angst. **Read more>**

Vanguard Institutional Blog: A New Policy Season in the United States

In addition to prepping my yard for the summer, my spring rituals include reflecting on changes that have occurred over the past year. As always, some things have changed, while others remain the same. **Read more>**

U.S. Corporate, Public DC Asset Increases Outpace DB in First Quarter - Report

U.S. corporate defined benefit plan assets rose by $18.4 billion in the quarter ended March 31, reaching $3.362 trillion, a 0.55% increase, the Federal Reserve said in its latest report released Thursday. **Read more>**

Financial Wellness Taking its Place as a 'Must Have' Benefit

Financial wellness programs are further cementing their place in workplace benefit plans, but challenges remain for employers in precisely defining what financial well-being means. **Read more>**

ARA Recommends Expanding Mid-Year Safe Harbor Amendments Guidance

In a June 8 letter to Rob Choi, director of the Office of Employee Plans in the IRS Tax-Exempt & Government Entities Division, the American Retirement Association offered comments on the guidance contained in IRS Notice 2016-16 concerning mid-year amendments to safe harbor 401(k) and 403(b) plans. **Read more>**

401k Auto-Enrollment Grew by How Much?

Auto this and auto that, whether it's enrollment, escalation and now portability, have greatly contributed to participation rates, but if you're looking to quantify just how much of an impact they've made, investment behemoth Vanguard has it. **Read more>**

Fee Allocation in 401(k) Plans: Choose Your Model

Given the extensive scrutiny of fees and the need for fee transparency, organizations are seeking the most equitable way to allocate defined contribution retirement plan expenses. **Read more>**

Newsworthy notes

In our communities

We are proud to support the following events:
- Day Kimball Hospital's annual golf tournament on July 14
- CT Education Foundation's 'Hands Across the Green' golf tournament on July 17
- City of Waterbury's 'Hoops for Heart Health' golf outing on July 31

Sharing our expertise
- On May 31 we hosted a complimentary 'Investing Principles' seminar for education professionals who contribute to a 403(b) plan. Our retirement experts reviewed the investment options available to them as part of their plan.

New employee
- We are pleased to announce Tom Quish has joined our team as Client Services Associate in the Retirement Services group