

## Risky business: Why plan governance matters.



In today's continually evolving regulatory and legal environment, it's more important than ever to make sure your organization's retirement plan is both effective and compliant. [Read more>](#)

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### **Public Pensions Report Strong 2018 Returns**

According to the "2018 NCPERS Public Retirement Systems Study" one-year investment returns averaged 13.4% for all plans reporting last year, well above the 7.8% return reported in 2017. [Read more>](#)

### **2018 'Very Robust' for Pension De-risking: Study**

Pension de-risking occurred at a brisk pace in 2018. In fact, it was so robust, says a recent study, that if trends continue, a "significant portion" of the \$3 trillion-plus of pension plan liabilities that have not been de-risked will be transferred in the next 10 years. [Read more>](#)

### **PBGC Issues Proposal for Computing Withdrawal Liability Under Multiemployer Plans**

The Pension Benefit Guaranty Corporation (PBGC) issued a proposal to amend its regulations on Allocating Unfunded Vested Benefits to Withdrawing Employers and Notice, Collection, and Redetermination of Withdrawal Liability. [Read More>](#)

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planadviser's 2019  
**TOP 100**  
RETIREMENT PLAN ADVISERS

H&H Investment Advisory Group wins  
**'Top 100 Retirement Plan Advisers'** for 4th straight year!

[Read full announcement>](#)

### **A Fiduciary Focus: 5 Steps 401k Plan Sponsors Should Resolve to Take in 2019**

A new world of fiduciary is upon us. This cannot be denied. What does this mean for 401k plan sponsors and the financial professionals that serve them? How should this new fiduciary atmosphere change their focus? In many ways, 401k plan sponsors might be surprised to discover the path has never been clearer. In fact, the journey can be described in these five easy steps. [Read more>](#)

### **Fed Policy Update: A Single Rate Hike Likely for 2019**

Anxious investors, take heart: The U.S. Federal Reserve hears you. Policy uncertainty and market volatility of late, have prompted us to revise our expectations for the Fed's target for short-term

interest rates in 2019. Our new baseline forecast is for a single additional rate increase, the tenth since December 2015 and perhaps the final hike of the current monetary-policy cycle. **Read more on Vanguard's Blog for Institutional Investors>**



#### **Guardian Foresees Student Loan Repayment Programs Taking Off**

Noting that the cost of college in the U.S. has increased nearly 400% since 1990 and that 44 million Americans, or 29% of the working population, is carrying student loan debt totaling \$1.5 trillion, Guardian says that “savvy employers are introducing benefits such as tuition assistance programs, college savings plans and student loan repayment plans. **Read more>**

#### **401(k) Plans Boost Company Match Due to Tax Reform, Labor Market**

Tax savings that businesses have realized as a result of tax reform and the competitive labor market are leading employers to increase the amount of money they give employees in the form of a 401(k) match, according to retirement plan advisers and consultants. **Read more>**

Plan sponsors, [share this retirement calculator](#) with your employees so they can see where they stand and what steps to take to secure a comfortable retirement. By entering just a few details about their current situation, they will receive a summary with suggested adjustments to consider.



#### **Newsworthy Notes**

##### **We are moving!**

After more than four decades, we are retiring from our location at 65 LaSalle Road in West Hartford. As of April 1st, our new location will be 1300 Hall Boulevard, Suite 1C, Bloomfield, CT 06002. Our phone numbers and email will remain the same.

##### **We are proud to support this upcoming event:**

- Johnny's Jog for Charity on March 24th. **Click here to learn more>**