



## What are corrective distributions and how to avoid them going forward

Non-discrimination testing is an important part of sponsoring a 401(k) plan, but it shouldn't cause an employer undue stress. The attached article provides suggestions you can consider to make the testing season a bit less challenging. [Read more>](#)

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### **PBGC Issues New Guarantee Limits for Single-Employer Plans**

The Pension Benefit Guaranty Corporation (PBGC) has issued guarantee limits for single-employer plans for 2020. The guarantee limits for single-employer plans that fail in 2020 will be 3.65% higher than the limits that applied for 2019, due to indexing ERISA requires. The guarantee limits for multiemployer plans are not indexed and therefore have not changed. [Read more>](#)

### **2019 ERISA Plan Compliance Calendar**

December has quite a long list of requirements for plan sponsors, so don't get caught off-guard as the year comes to a close. [Read more>](#)

### **Social Security Announces 1.6 Percent Benefit Increase for 2020**

Social Security and Supplemental Security Income (SSI) benefits for nearly 69 million Americans will increase 1.6 percent in 2020, the Social Security Administration announced today. [Read more>](#)



### **Balancing Longevity and Market Risk in Enhanced TDFs**

A managed volatility approach can significantly improve target-date funds' risk and return profile—especially helpful for participants near retirement. [Read more>](#)

### **Vanguard Survey: Funded Status Remains Pension Plan Sponsors' Top Concern**

How are corporate defined benefit pension plans responding to the headwinds of low interest rates, rising pension costs, and longer participant life spans? Our 2019 Survey of Pension Plan Sponsors reveals what's on the minds of plan sponsors as they grapple with these and other challenges. [Read more at The Vanguard Group>](#)

### **New Tactics Needed for a Low-Rate World**

J.P. Morgan Asset Management has published its 2020 Long-Term Capital Markets Assumptions report,

with a focus this year on exploring the complexities of late-cycle investing in an environment of ultra-low bond yields. [Read more>](#)



#### **How to Navigate the Missing 401(k) Participant Playbook**

Plan sponsors are increasingly challenged by the problem of missing participants, and the difficulties they face in performing diligent searches. After all, ensuring plan participants (or their beneficiaries) receive the benefits they're owed is a sponsor's primary fiduciary responsibility. [Read more>](#)

#### **How Do Group Dynamics Affect Plan Governance?**

Group dynamics exert a powerful influence when a retirement plan committee is making a decision. An industry expert recently offered his take on the consequences of that phenomenon. [Read more>](#)

#### **IRS Announces 2020 Contribution and Benefit Limits**

The contribution limit for employees who participate in 401(k), 403(b) and most 457 plans is increased from \$19,000 to \$19,500. [See all changes>](#)



#### **Newsworthy Notes**

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

Animal Medical Center's Top Dog Gala

**Sharing our expertise:**

Richard Sych, president and consulting actuary, and Steve Lemanski, vice president, practice leader and consulting actuary, shared their knowledge on 'Trends in CT Public Sector Pension and OPEB Plans' at the CT Government Finance Officers' Association (GFOA) quarterly meeting on November 7.

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