



Should you include ESG funds in your retirement plan?

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IRS Extends Temporary Nondiscrimination Relief for Closed DB Plans Through 2020

The IRS announced on Aug. 23 that it is extending the temporary nondiscrimination relief for closed defined benefit plans that is provided in Notice 2014-5 by making that relief available for plan years beginning before 2021 if the conditions of Notice 2014-5 are satisfied. The relief is contained in Notice 2019-49. [Read more>](#)

Retirement Security: Trends in Corporate Restructurings and Implications for Employee Pensions

Over the past 20 years, corporate restructurings, particularly mergers and acquisitions (M&A) tended to happen more frequently during periods of economic expansion. GAO's analysis found that from 1999 through 2018, M&A activity comprised the largest share of corporate restructurings. [Read more>](#)

PBGC Projections: Multiemployer Program Remains in Dire Financial Condition

The Pension Benefit Guaranty Corporation's Multiemployer Insurance Program continues on the path to running out of money by the end of fiscal year 2025, according to findings in the FY 2018 Projections Report. The agency's insurance program for multiemployer pensions covers over 10 million people. PBGC's Single-Employer Insurance Program, which covers about 26 million participants, continues to improve and last year emerged from a negative net position or "deficit" for the first time since 2001. Continued future improvement is expected but not assured, and the program remains vulnerable to an unexpected downturn in the economy. [Read more>](#)

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Mixed TDF Investors Need to Be Prodded to Other Strategies

Participants who mix target-date funds (TDFs) with other investments appear to be more sophisticated, but "it can diminish (or eliminate) the target-date fund's potential benefit," says David Blanchett, head of Retirement Research at Morningstar Investment Management LLC. [Read more>](#)

Advising Pensions and Endowments in Rocky Markets

From 100-year bonds to sophisticated hedging, the world of pension plan investing is different from the DC plan domain. [Read more>](#)

How Reg BI Changes the Fiduciary Landscape for the 401k Plan Sponsor

Over the summer, the SEC finalized Regulation Best Interest (“Reg BI”). It becomes effective this week. In a [June 5, 2019 SEC Press Release](#), issued by the SEC, Jay Clayton, SEC Chairman, stated, “This rulemaking package will bring the legal requirements and mandated disclosures for broker-dealers and investment advisers in line with reasonable investor expectations, while simultaneously preserving retail investors’ access to a range of products and services at a reasonable cost.” [Read more>](#)



Is Your 401(k) Contribution Strategy Costing You Money?

Employers can choose to match their employee’s 401(k) contributions in several ways, should they wish to do so at all. Though it may seem cumbersome to spend too much time on the math, particularly when income and 401(k) contribution limits may change each year, it might be worth it. Especially for high earners, front-loading your annual 401(k) contributions could mean leaving money on the table. [Read more>](#)

Focus on Funds

Stay updated on the latest trends in employer matches and employee investment choices with this video from Brightscope. [Watch video>](#)

Debt, Homeownership Driving Participants to Withdraw Retirement Funds

Data about retirement plan participant loans and hardship withdrawals supports the need for better financial wellness programs, especially for Millennials and Gen Xers. [Read more>](#)



Newsorthy Notes

New employees:

We are proud to announce two additions to our Actuarial Services Group. Alex Pecorski has joined as an Actuarial Associate, and Laura Tingley has joined as a Senior Actuarial Analyst.

We are proud to support these upcoming events:

Community Health Resources (CHR) Swing for Hope Golf & Tennis Tournament
Eversource Hartford Marathon