

# QUARTERLY MARKET INSIGHTS

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**Concerned about what's going on in the markets? Wondering if this is the beginning of another bear market? Want to leverage volatility in your investment strategy?**

Learn the answers and more as our experts share their insights on the Q3 2018 markets. Quarterly webinar available now through October 31. [Access webinar>](#)

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## **ARA Makes Recommendations on Implementing Updates to Life Expectancy and Distribution Period Tables**

On Oct. 5, 2018, the American Retirement Association (ARA) filed a comment letter with Carol Weiser, Acting Benefits Tax Counsel at the Treasury Department, with recommendations on the implementation of updates to life expectancy and distribution period tables for purposes of required minimum distribution (RMD) rules. [Read more>](#)

## **Updates Coming to Defined Benefit Plan Disclosures**

The Financial Accounting Standards Board (FASB) recently released changes to the defined benefit plan disclosure framework. *Accounting Standards Update 2018-14, Compensation-Retirement Benefits-Defined Benefit Plans, Plans Topic 715-20 (ASU 2018-14)*, removes several disclosure requirements, and adds and clarifies others in an effort to provide more useful information for benefit plan financial statements.

[Read more>](#)

## **PBGC Updates Website With 2019 Premium Rates**

The Pension Benefit Guaranty Corporation (PBGC) has added to its website premium rates for plan years beginning in 2019. [Read more>](#)

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## **FSI Celebrates Death of DOL Fiduciary Rule, Praises SEC Advice Rule**

Leaders of the Financial Services Institute danced on the grave of the Labor Department's fiduciary rule Tuesday while voicing support for the Securities and Exchange Commission's advice reform proposal.

[Read more>](#)

## **An Investment Strategy Framework for Cash Balance Pension Plans**

When it comes to investment approaches for pension plans, the liability-driven strategy used by traditional plans may not be ideal for cash balance plans. A new Vanguard research paper examines two methods for managing investments in cash balance plans. [Read more>](#)

## **Real Assets Recommended for Public Pension Plans**

A new report from J.P. Morgan Asset Management, "Real Assets' Role in Public Pension Portfolios," explores the use of real estate and infrastructure investments. The firm concludes that these asset classes can enhance returns and reduce volatility. [Read more>](#)



## **401k Participants Want Technology Plus...**

Americans lean on technology for help with so much nowadays—from ordering groceries to arranging transportation to screening potential love interests and so much more. But apparently, consumers want to use tech to accomplish more important tasks than shopping at midnight in their pajamas. [Read more>](#)

## **The Millennial Money Myth**

Contrary to popular belief, research shows that Millennials are more informed about their finances than any other generation. [Read more>](#)

## **To Avoid Stalling, Retirement Readiness Initiatives Need Lift**

Employers must do much more to help their employees prepare for retirement beyond offering a 401(k) plan. [Read more>](#)

## **Newsworthy notes**



### **Sharing our expertise:**

Join Rodger Metzger, president and chief investment officer, Investment Advisory Group, as he presents an update on the economy and financial markets at the Financial Managers Society and CT Bankers Association Economic & Regulatory Update Panel on November 14th. [Register>](#)

### **Employee recognition:**

Congratulations to the following employees on achieving these industry milestones: Robin Lane, supervisor, support services, obtained her ASPPA DC-A Certificate  
Jonathan Plumb and Dan McCarthy, senior actuarial associates, successfully completed the EA 2-L exam

### **We are proud to support these upcoming events:**

- Connecticut Children's Medical Center Gala
- The Mark Twain House Annual Holiday House Tour
- The Bridge Family Center's Children's Charity Ball
- Jewish Senior Services and Women's Auxiliary Fall Gala
- The Friendship Center's 50th Anniversary