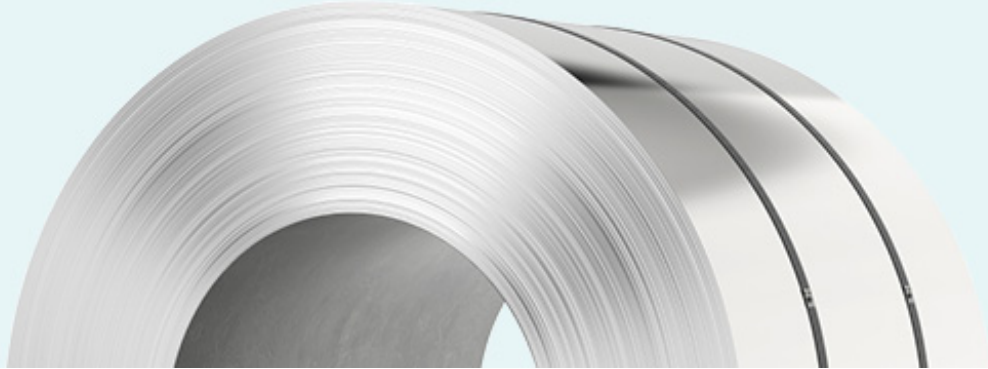


## RETIREMENT EDUCATION TO FORGE AHEAD



Find out how this metal manufacturer is giving employees a better understanding of their retirement plans. [Learn more>](#)

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### State Pension Plans Reverse Two Consecutive Years of Return Declines

The funding ratio of state pension plans rose 2.8 percentage points to 70.2% in fiscal year 2017, according to Wilshire Consulting. [Read more>](#)

### Actuarial Services are the Talk of the Town

Learn how our innovative 'opt-out' pension plan design gave this town a solution to talk about.

[Read the case study>](#)

### Bill Seeks to Lower Teacher Pension Contribution

Part of the bipartisan budget passed in November included raising teachers' contribution toward their pensions from 6 to 7 percent, but a bill passed out of the Finance, Revenue and Bonding Committee would roll that contribution back. [Read more>](#)

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### Is Your 401k Plan Ready For Rising Interest Rates?

Many plan sponsors and participants have not experienced a period of rising interest rates.

[Read more>](#)

### Target Date Fund Expense Ratios Show Sharp Decline

A recent hyper-focus on fees from plan sponsors, participants and lawyers belies the fact that expense ratios, at least, have been declining for 20 years. [Read more>](#)

### 6 Lessons From the First Year of Retirement

Plan sponsors, here is some useful information to share with your employees. [Read more>](#)

### Key Employee Benefit Plan Internal Controls to Have in Place

Retirement plan sponsors need to know the clear difference between internal controls and outsourced controls and know their responsibility in either case? [Read more>](#)

### DC Plan Industry Still Falls Short on Distribution Options

Because individuals' financial needs in retirement can vary over time and from one person to another, it is crucially important that a defined contribution (DC) plan offer an array of retirement income and distribution options, according to the latest research from the Defined Contribution Institutional Investment Association (DCIIA). [Read more>](#)

### How 'Mega Roths' Help 401k Plans

Do you have plan sponsor-clients who want to allow participants to contribute more Roth monies to a defined contribution (DC) plan than the standard limits? There is an option: An in-plan Roth conversion of after-tax contributions in the same year they are made to the DC plan. [Read more>](#)

## News-worthy notes



#### Employee news:

Thomas Quish, client services associate, retirement services, has earned his Qualified 401(k) Administrator (QKA) designation from the American Society of Pension Professional Actuaries (ASPPA).

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

- Wheeler Clinic's 33rd Annual Golf Classic
- Klingberg Family Centers Vintage Motorcar Series
- South Nassau Communities Hospital 34th Annual Golf Tournament
- The Kiwanis Club of Windsor Shad Derby Golf Tournament