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"This article details proposed changes to nondiscrimination coverage relating to certain DB and DC plans."

- Rich Sych, President and Consulting Actuary
Actuarial and Benefits Consulting

Nondiscrimination Relief for Closed DBs Proposed.

The Internal Revenue Service (IRS) has proposed nondiscrimination relief for closed defined benefit (DB) plans and additional changes to the retirement plan nondiscrimination requirements. [**Read more>**](#)



"Proposed legislation regarding DOL Fiduciary rules may have a powerful impact on your business transactions. Are you ready?"

- Rodger Metzger, President, Chief Investment Officer

How Annuities Will Be Transformed by DOL Fiduciary Rule.

Now that the department of Labor (DOL) fiduciary rule has survived the budget process, virtually assuring its path to adoption in 2016, it is time to give some thought as to what this rule will likely mean for the future design of annuity products. **Read more>**



"After a long wait, the IRS issues normal retirement age safe harbor rules for government plans that accommodate nearly all municipal pension plan designs common in CT."

- Timothy Ryor, Sr. Vice President and Consulting Actuary
Actuarial and Benefits Consulting

IRS Proposes Normal Retirement Age Rule for Governmental Plans.

In the latest iteration of rulemaking efforts that have been going on for years, the Internal Revenue Service (IRS) has issued a notice of proposed rulemaking for the applicability of normal retirement age regulations to governmental pension plans. **Read more>**



"Learn more about the recent changes in Social Security, what these changes mean and the options available at retirement."

- Jonathan Gruber, Director, Wealth Management
Investment Advisory

How to Navigate Social Security and Optimize Your Benefits.

Despite any speculation about its future, Social Security still plays a primary role in how many Americans fund their retirement today. According to the Voya Retire Ready Index study, 61 percent of current retirees rely on Social Security as a major source of income in retirement. **Read more>**

A look back in time...February 1956

- Dean Martin's song, Memories are Made from This, is released
- Doris Day records her most famous song, Que Sera, Sera from Alfred Hitchcock's The Man Who Knew Too Much, co-starring Jimmy Stewart
- Rodger's and Hammerstein's film version of Carousel is released
- Elvis Presley enters the United States music charts for the first time with, Heartbreak Hotel
- Norma Jean Mortenson legally changes her name to Marilyn Monroe
- My Friend Flicka premieres on CBS
- Jay Wright Forrester issued a patent for computer core memory
- The S&P 500 closed at 44.04, compared to approx. 1895.58 in mid-Feb. 2016

- The Dow Jones closed at 470.64, compared to approx. 16,196.41 in mid-Feb. 2016
 - 1956 was a leap year
 - Valentine's Day in 1956 - a prime rib dinner for two was \$5.50 and a dozen red roses was \$7.50
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