

## RETIREMENT PLAN SERVICES THAT PASS THE TEST



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A+

### IRS Seeks Input for Determination Letter Program Exceptions in 2019

In Notice 2018-24, the Internal Revenue Service (IRS) requests comments on the potential expansion of the scope of the determination letter program for individually designed plans during the 2019 calendar year, beyond provision of determination letters for initial qualification and qualification upon plan termination.

[Read more>](#)

### PBGC Issues Updated Pension Insurance Data Books and Tables

The Pension Benefit Guaranty Corporation (PBGC) has issued its updated Pension Insurance Data Books and Tables. The tables now contain information from 2016. [Read more>](#)

### DB Plans Holding Their Own, EBSA Finds

It's no secret that DC plans have long been advancing at the expense of defined benefit plans. And while a recent report from the Department of Labor's Employee Benefits Security Administration (EBSA) confirms that overall trend, it also shows surprising vitality among DB plans. [Read more>](#)

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### Roth Option Viewed as Another Avenue for Diversification

For retirement plan advisers and sponsors that have not considered offering a Roth option for a 401(k) or 403(b) plan, a recent finding from the Plan Sponsor Council of America (PSCA) should give them pause.

[Read more>](#)

### Advisers See a Place for Both Active and Passive Investing

Advisers believe that both active and passive investing play a vital role, according to Cerulli. More than 80% believe that passive investments can reduce fees and that active managers are ideal for certain asset



### 3 Strategies to Address 401k Employee Education

Many experts don't believe that 401k employee education works. The challenges of educating adults, who may not be excited to learn more about their 401k plan, are sometimes difficult to overcome.

What can your plan sponsor clients do to make their 401k employee education sessions more effective?

[Read more>](#)

### Why are 401(k) participation rates so much lower at smaller employers?

Should the long-standing disparity between large and small employers when it comes to 401(k) auto-enrollment matter? [Read more>](#)

### Participants Prefer Workplace Plans, Want More Employer Help

Have Americans accepted a shift in responsibility for their own retirement security? A new study by MetLife seems to indicate that they have. [Read more>](#)

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## Newsworthy notes



#### Sharing our expertise:

Stuart Herskowitz, senior vice president, client relations, and Kathryn Pizzi, managing director, wealth management, will present "Trends in Compensation and Benefits: Design and Delivery" at the 2018 Tri-State SHRM Conference on May 1. [Register today>](#)

#### Promotion:

Ted Laborde has been promoted to OPEB Services Coordinator

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

- Klingberg Family Centers Vintage Motorcar Series
- South Nassau Communities Hospital 34th Annual Golf Tournament
- The Kiwanis Club of Windsor Shad Derby Golf Tournament