



### The IRS Announces Changes in Retirement Plan Limits for 2019

The Internal Revenue Service has published the cost-of-living adjustments (COLA) applicable to dollar limitations for employer-sponsored retirement and welfare plans, indicating changes for the 2019 tax year. [Get updates here](#)>

[Contact us](#) >

[Join our list](#) >

As

### PBGC Guarantee Limit for Single-Employer Plans Increases for 2019

The Pension Benefit Guaranty Corporation announced today the guarantee limits for single-employer plans that fail in 2019. [See table here](#)>

### Generalizations Do Not Show the True Picture for Public Pensions

Looking at the average funded ratio of all public pensions leads to generalizations, but dividing them into groups shows many are doing well, while some will need serious intervention. [Read more](#)>

### DB Solvency, Legislation the Focus of Government Update Session

Is the glass half full or half empty? When it comes to retirement policy, in Washington it's a little of both, according to government representatives who spoke at an Oct. 23 general session at ASPPA's annual Conference. [Read more](#)>

Ia

### Institutional Assets Posted Median Gain of 2.63% in Q3

Institutional Assets tracked by the Wilshire Universe Comparison Service posted an all-plan median return for the third quarter of 2.63%; for the year ended September 30, the median is 6.90%. [Read more](#)>

### Despite De-risking Concerns, Global Equity Remains Important to Retirement Plans

Actively managed global equity strategies will continue to be important to institutional investors to generate returns for their portfolios. [Read more](#)>

Rs

## Getting Your Participants Safely Down Drawdown Mountain

If you've ever skied down a mountain, you know the ski lift is the only way up. It's an easy decision. If you want to ski, you take the ski lift. You don't have to do much more. It's like participating in a defined contribution (DC) plan. Just enroll and, like a ski lift, a well-designed plan gets you safely to retirement.

**Read more>**

## Here's What Employers Can Do Now to Take Advantage of the IRS Student Loan Ruling

Student loan debt can be one of the banes of existence for many. A 2016 report by the Citizens Financial Group found that college graduates under the age of 35 spend nearly a fifth of their income on paying off their student loans, and that many expect to be making payments on those loans into their 40s. **Read more>**

## 7 Attributes of an Excellent DC Plan

"How does our retirement plan compare to others?" This is a common question when an organization evaluates key characteristics of its defined contribution plan. Plan sponsors and their advisors often benchmark their plans against industry averages to see how they measure up. **Read more>**

---

## Newsworthy notes



### **New employees:**

- We are pleased to announce Stephen Chykirda has joined the Actuarial Services Group as a consulting actuary and Brenda Bachman has joined the Investment Advisory Group as a retirement plan education specialist.

### **Promotion:**

- Nicole Hoxie has been promoted to service center analyst

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

- The Mark Twain House Annual Holiday House Tour
- The Bridge Family Center's Children's Charity Ball
- The Friendship Center's 50th Anniversary