



Cyber-attacks are on the rise. Is your retirement plan protected?

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PBGC: The State of Things

As a vital safety net for millions of pension plan participants and retirees, the Pension Benefit Guaranty Corporation is facing some difficult challenges. A recent report by the Congressional Research Service (CRS) puts those challenges in comprehensive, and sharper, relief. **Read more>**

DB Plans Can Afford to Loosen Up on Target Allocations

Public defined benefit (DB) plans set allocation targets for different asset classes and often rebalance their portfolio allocations to match these targets. A report from the Center for Retirement Research (CRR) at Boston College notes that some public pensions allow for a target allocation “range” for different asset classes, and its research suggests this looser standard could generate greater returns. **Read more>**

4Q18 Volatility Wiped Out Funding Status Gains for DB Plans

Despite higher interest rates and significant contributions by pension plans, their funding status rose only 70 basis points last year, according to a new report from Goldman Sachs, “2018 Pension Review ‘First Take:’ Groundhog Day.” **Read more>**

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Q1 market outlook webinar now available!

Join our investments experts as they share their insights into the first quarter markets.

Click here to access the webinar.



Factor Investing Gets a Reboot as Ebbing Demand Bites at ETFs

A rough start to the year for more than \$850 billion exchange-traded funds with quantitative strategies

is fueling a product rethink. Smart-beta stock ETFs, which use characteristics such as a company's value, size or momentum to direct investments, lured the least money in 12 months in the U.S., dragging asset growth below the five-year average for a second quarter, according to data compiled by Bloomberg. [Read more>](#)

How to Make Sure Your Plan's IPS Isn't a Fiduciary Landmine

As most retirement plan sponsors and administrators know, the Employee Retirement Income Security Act (ERISA) doesn't technically require a plan to have an investment policy statement (IPS), but the U.S. Department of Labor (DOL), which has enforcement authority for ERISA, has said that having one is consistent with the fiduciary obligations set by the law. [Read more>](#)



How QDIAs Have Changed the Fiduciary Role of 401k Plan Sponsors

Target date funds are the fastest growing segment on the 401k investment menu. In the more than ten years since they've become a default staple in 401k plans, target date funds have certainly changed the retirement prospects for employees. How have these investment vehicles changed the roles, responsibilities, and even the fiduciary liability of the plan sponsor? [Read more>](#)

ARA Calls for Examination of Expensing Retirement Plan Design Costs

The American Retirement Association is asking the ERISA Advisory Council to examine issues concerning the extent to which an ERISA-covered retirement plan may use plan assets to pay the costs associated with plan design changes and other features that encourage retirement savings. [Read more>](#)

SECURE Act Would Ease 401k Plan Access for Small Biz

It could get much easier for small companies to offer 401k plans if new bipartisan legislation introduced March 29 by the House Ways & Means Committee becomes law. [Read more>](#)



News-worthy Notes

Promotion:

Brian Middendorf has been promoted to team leader and actuarial specialist.

We are proud to support these upcoming events:

Fore FACS Golf Classic on May 13

South Nassau Communities Hospital's 35th Annual Golf Tournament on May 20

The City of Middletown's 14th Annual Mayor's Charity Ball on April 27