



Let us help you avoid the dark clouds of fiduciary responsibility.

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Bill Would Stop PBGC Premiums from Being U.S. Government's 'Cash Cow'

Bipartisan legislation has been introduced in the House of Representatives to prohibit the use of premiums paid to the Pension Benefit Guaranty Corporation from being used to pay for federal spending initiatives. [Read more>](#)

Case Studies Suggest Move From Public Pensions Hurts Taxpayers

A new series of case studies finds that states that shifted new employees from defined benefit pensions to defined contribution or cash balance plans experienced increased costs for taxpayers, without major improvements in funding. [Read more>](#)

Simplify Your Pension Administration

As a busy plan sponsor in today's challenging retirement industry, you can't get bogged down with manual administrative duties. Our online pension administration program can bring efficiency and convenience to both you and your participants. [Learn more>](#)

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How are Low-Volatility Funds Weathering the Market Turmoil?

The jarring start to August for stocks has presented an ideal test for increasingly popular factor-based investing strategies that are designed to help advisers customize client portfolios. [Read more>](#)

Fed Cuts Interest Rates for First Time Since 2008 Crisis

The Federal Reserve cut interest rates on Wednesday for the first time in more than a decade, as it tried to keep America's record-long economic expansion going by insulating the economy from mounting global risks.

[Read more>](#)

ETFs and Taxes: What You Need to Know

Exchange-traded funds (ETFs) have a well-deserved reputation for tax efficiency, but a close look at how the tax code treats the various types of ETF in the market reveals quite a bit of complexity. If you want to understand the ins and outs of capital-gains distributions, dividends, interest, K-1

statements, collectibles tax rates and more, read on. It just might save you some money at tax time. [Read more>](#)



DOL Guidance Gives OK to Retirement Savings Auto Portability Program

The Department of Labor has issued a final prohibited transaction exemption for Retirement Clearinghouse's auto-portability program, a move which may decrease the likelihood employees cash out their retirement plans when they switch jobs. [Read more>](#)

10 Ways the SECURE Act Could Impact Your Retirement Savings

With the decline of traditional pensions, most of us are now responsible for squirrelling away money for our own retirement. In today's do-it-yourself retirement savings world, we rely largely on 401(k) plans and IRAs. However, there are obviously flaws with the system because about one-fourth of working Americans have no retirement savings at all—including 13% of workers age 60 and older. [Read more>](#)

Plan Design Features Helping Small 401(k)s Improve Participant Outcomes

New research shows that small business plan participants are benefiting from enhanced plan design features, but some findings suggest that more can be done. Vanguard's sixth annual "How America Saves: Small business edition," reveals that employees enrolled in plans with an automatic enrollment feature have an overall participation rate of 82%, compared with a participation rate of only 54% for employees hired under plans with voluntary enrollment. [Read more>](#)



Newsworthy Notes

New employee:

We are proud to announce that Tracy Miller has joined our Actuarial Services Group as an Actuarial Analyst.

We are proud to support these upcoming events:

CHR's 'Swing for Hope' Annual Golf & Tennis Tournament

Habitat for Humanity's 'Sticks for Bricks' Charity Golf Tournament