



It's a new year, which means it's the perfect time to compare your company's retirement plan against others in your industry. Let H&H help with a free benchmarking report. **Get your report now>**

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PBGC Issues 2019 Premium Filing Instructions

The Pension Benefit Guaranty Corporation (PBGC) has made available "Comprehensive Premium Filing Instructions for 2019 Plan Years." The document provides information for plans paying premiums for plan years beginning in 2019, including instructions for each data element that must be reported. **Read more>**

IRS Adds 'Other Circumstances' to Instances for Which Determination Letter Requests Can be Made

The IRS has issued Revenue Procedure 2019-4 explaining how the agency provides advice to taxpayers on issues under the jurisdiction of the Commissioner, Tax Exempt and Government Entities Division, Employee Plans Rulings and Agreements Office (Employee Plans Rulings and Agreements). **Read More>**

Shutdown Woes Will Hit Retirement for Government Employees

If the shutdown persists for more than 6 months during an employee's final 3 years of service before retirement, leaving the employee in a non-pay status for that amount of time, it will affect the final amount of retirement pay. **Read more>**

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Watch for our Q4 market outlook webinar coming soon!

Join our investment advisors Rodger Metzger, Pamela Minish and Art Meizner as they share their insights on the Q4 markets and 2019 outlook.

**QUARTERLY
MARKET
INSIGHTS**

The U.S. Government Shutdown and its Likely Effect on Investors

The U.S. government partially shut down after Congress and the White House failed on Friday to agree on a short-term spending bill to keep it funded through February 8, 2019. While Congress works to resolve the impasse over whether to provide funds for additional border security measures, investors may have questions about how a shutdown could affect markets. **Read more>**

401k Assets Make Big Jump (But Will It Hold?)

After all the recent market craziness, will 401k assets continue their climb? Total U.S. retirement assets were \$29.2 trillion as of September 30, a 2.8 percent jump the previous quarter according to the Investment Company Institute. [Read more>](#)



Legislation Opens Door for Retirement Match on Student Loan Repayments

Sen. Ron Wyden (D-OR), Ranking Member of the Senate Finance Committee, has introduced legislation that would permit 401(k) and SIMPLE retirement plans to make matching contributions to workers as if their student loan payments were salary reduction contributions. [Read more>](#)

403(b) Plans Improving Governance Practices

Responses to the PLANSPONSOR Defined Contribution (DC) Survey over the past three years indicate that 403(b) plan sponsors are improving certain plan governance practices. [Read more>](#)

6 Ways to Make a Good 401(k) Great

Retirement expert Robert Lawton knows that "a few changes can make your good 401(k) plan into a great one." Here, he presents six improvements to institute now to achieve better results. [Read more>](#)



Newsworthy Notes

Promotion:

Jason Lindquist has been promoted to Chief Administration Officer.

New Employees:

We are pleased to announce that **Pamela Minish**, CFA, CAIA, has joined the Investment Advisory Group as Managing Director and **Renee Sweatt** has joined the Support Services Center as Administrative Assistant.