



Puzzled by how your pension & OPEB plans stack up against other municipal plans?

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Decline in Assumed Returns Increased Public Pension Plan Costs

In the wake of the 2008-09 financial crisis, global interest rates and inflation have remained low by historic standards, and these low interest rates, along with low rates of projected global economic growth, have led to reductions in projected returns for most asset classes, which, in turn, have resulted in an unprecedented number of reductions in the investment return assumption used by public pension plans. **Read more >**

New PBGC Forms, Final Rule, Notice Announcements

Recent developments at the Pension Benefit Guaranty Corporation (PBGC) have resulted in new forms, a new final rule and a new page listing notices for plan participants. **Read more >**

Pension Buyout Transactions Soared to Highest Levels in 30+ Years

Total sales of U.S. single-premium defined benefit (DB) pension buyout products soared above \$4.7 billion in the first quarter, the highest pension risk transfer (PRT) sales in that period in more than 30 years, according to data from the LIMRA Secure Retirement Institute. That level is more than triple the value of the previous first-quarter record. **Read more >**

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Our Q2 market insights webinar is now available!

Learn all you need to know about Q2 market performance in 20 minutes or less! **Watch the webinar >**

**QUARTERLY
MARKET
INSIGHTS**

Plan Sponsor Investment Considerations for Second Half of 2019

Defined Benefit (DB) and Defined Contribution (DC) plan sponsors are expected to have to navigate a more volatile market environment in the second half of the year. **Read more >**

Don't Stop Believing in the Benefits of Indexing

There is no sure thing in investing. Markets fluctuate, sectors surge and then fade, and past performance has no bearing on future success. These uncertainties can be cold comfort for investors who are saving for retirement, putting their kids through college, or starting a business. **Read more at The Vanguard Group >**

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High 401k Contribution Rates Signal Strong Participant Behavior

The retirement outlook for individuals covered by employer-sponsored retirement plans is increasingly bright due to employers driving enhancements to plan design and participants adopting prudent investing practices.

Read more>

Employee Engagement: Why it Matters for Workers Enrolling in Benefits

Employees are struggling to select their benefits. Jargon, lack of communication and poor understanding are some of the issues that plague workers when deciding on 401(k)s, health plans and other benefits, says Rebecca Ray, executive vice president of human capital at the Conference Board. To make it easier for employees to pick their packages, it is crucial employers figure out a way to communicate benefits effectively, she adds. **Read more>**

5 Top Education Topics 401k Plan Sponsors Need To Ask About But Don't

Earlier this year we profiled "401k Plan Sponsors Are Asking for These Employee Educational Topics." This led some to ask, "What are some education topics 401k plan sponsors not asking about but should?" **Read more>**



Newsworthy Notes

We are proud to support these upcoming events:

Mandell JCC Scholarship Golf Tournament

Woodstock Vermont Film Series