



2020 Compliance Calendar

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As

IRS Announces Dates for Third Remedial Amendment Cycle for DB Plans

In Revenue Procedure 2020-10, the IRS says the third six-year remedial amendment cycle for pre-approved defined benefit (DB) plans begins on May 1, 2020, and ends on January 31, 2025. [Read more>](#)

PBGC Participant and Plan Sponsor Advocate Calls for Change

The Pension Benefit Guaranty Corporation needs transformational change, says the agency's Participant and Plan Sponsor Advocate in an annual report. [Read more>](#)

Could New DB Plan Designs Solve for Retirement Savings Inadequacy and Inequality?

Recent studies find 401(k)s have increased retirement savings gaps among demographic groups, and those in 401(k)s have not met their savings potential, while DB plans offer more equality. [Read more>](#)

Ia

Our fourth quarter market insights webinar is now available!

Learn all you need to know about Q4 market performance in 10 minutes or less.

[Watch the webinar>](#)

Don't Let Negative International Yields Get in the Way of a 'Free Lunch'

An undue focus on negative yields could prevent target-date fund (TDF) investors from realizing the diversification benefits of international bonds.

[Read more from the Vanguard Group>](#)

Advocates Hope a New Decade Will Bring Continued ESG Progress

Experts say environmental, social and governance investing mandates are being boiled down to more practical, discrete risk areas, such as cybersecurity or board diversity. [Read more>](#)

QUARTERLY
MARKET
INSIGHTS

Rs

RMD Age Jumps to 72 in 2020, after SECURE Act

One of the many changes to retirement plans brought about by the SECURE Act being signed into law by President Trump on Dec. 20 after sailing through Congress as part of the larger government spending bill is to Required Minimum Distributions (RMDs). [Read more>](#)

How Did the Average 401(k) Fare in 2019?

A year ago, the average 401(k) balance went into 2019 with a bit of a hangover. This year the hangover could be for a different reason. [Read more>](#)

The Big Mistakes Employers Make When Setting Up 401(k) Plans

American workers are in bad retirement shape. The gap between what employees need to save for retirement and what they are actually saving is widening, according to a report from the World Economic Forum. [Read more>](#)



Newsworthy Notes

Promotions:

Dan McCarthy and Jonathan Plumb have been promoted to Actuarial Specialists within the Actuarial Services Group.

Giving back:

H&H supported the Town of Bloomfield Youth & Social Services by adopting two families as part of their 'Giving Tree' program.

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