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Matthew Frey

Reviewed By: _____

Approved For: Raymond James & Associates and Raymond James Financial Services

Review Date: 12/28/2016

Approved Until 12/28/2017

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Raymond James Retirement Plan Monthly Newsletter

January 2017

Welcome to Fiduciary Insights, the monthly newsletter that keeps you in touch with issues, trends, events, and insights of significance to individuals connected with the retirement plan industry. The articles have been carefully selected from a variety of high quality sources.

[General Items](#)

Auto-Features and Education Can Increase DC Plan Participation

401k and Retirement Plan Limits for the Tax Year 2017

Small Businesses Buy Into Safe Harbor 401(k) Plan Design

[Fiduciary and Plan Governance Material](#)

Things That Won't Help a Retirement Plan Sponsor Limit Their Liability

A Review of How the Fiduciary Rule Could Affect Retirement Plan Sponsors

[Insights: Studies, Research and White Papers](#)

Retirement Savings May Take a Back Seat in 2017

Certain 401k Plan Design Features Hinder Retirement Outcomes

Retirement Plan Participants Not Paying Enough Attention to Accounts

[Compliance and Regulatory Related](#)

Both the DOL and IRS Are Stepping Up Their Audits

ERISA Advisory Council Makes Recommendations on Cyber Security

Is Your Plan Auditor Making the Grade? Five Ways to Get a Better Audit

General Items

[Auto-Features and Education Can Increase DC Plan Participation](#)

Abstract: There are several reasons employees may not participate in their employer-sponsored retirement plans, but plan design features and the right education can help give them a push.

Sponsor: PlanSponsor

[401k and Retirement Plan Limits for the Tax Year 2017](#)

Abstract: The Internal Revenue Service announced cost of living adjustments affecting dollar limitations for pension plans and other retirement-related items for tax year 2017. Sponsor:

401khelpcenter

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[Small Businesses Buy Into Safe Harbor 401\(k\) Plan Design](#)

Abstract: However, only 8.71% of plans automatically enroll employees that fail to make an affirmative enrollment election, an analysis finds. Sponsor: PlanSponsor

Fiduciary and Plan Governance Material

[Things That Won't Help a Retirement Plan Sponsor Limit Their Liability](#)

Abstract: When it comes to retirement plans, plan sponsors think that there are certain services or products will limit their liability and it turns out not to be true. This article is about those things that will not limit the liability of plan sponsors. Source: Jdsupra.com

[A Review of How the Fiduciary Rule Could Affect Retirement Plan Sponsors](#)

The fiduciary rule has shaken up the advisory space, but plan sponsors also need to know what's in the rule and make plans for how it could affect them. Sponsor: PlanSponsor

Insights: Studies, Research and White Papers

[Retirement Savings May Take a Back Seat in 2017](#)

Abstract: Major anxiety over lack of savings, and other financial obligations may take precedent over retirement savings, a survey suggests. Sponsor: PlanSponsor

[Certain 401k Plan Design Features Hinder Retirement Outcomes](#)

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Abstract: The GAO suggests regulators re-evaluate eligibility age requirements, vesting policies and whether to allow plan sponsors to require employment on the last day of the year to receive company match. Source: Plansponsor.com

[Retirement Plan Participants Not Paying Enough Attention to Accounts](#)

Abstract: A significant majority of respondents to a Voya survey (80%) said they had not taken the time to review or revise their retirement plan within the past year. Sponsor: PlanSponsor

Compliance and Regulatory Related

[Both the DOL and IRS Are Stepping Up Their Audits](#)

Abstract: Industry experts share red flags and focuses of DOL and IRS scrutiny of retirement plans. Sponsor: PlanSponsor

[ERISA Advisory Council Makes Recommendations on Cyber Security](#)

Abstract: The ERISA Advisory Council on Nov. 10 issued recommendations on actions the DOL can take regarding cyber security and making workplace retirement accounts more secure. Source: Asppa.org

[Is Your Plan Auditor Making the Grade? Five Ways to Get a Better Audit](#)

Abstract: The bulk of 5500 filings and related audits are over. Now, when the experience is fresh in your mind, is the best time to evaluate whether your audit was up to snuff, because the consequences of having a bad auditor are about to go up. Source: Cohenbuckmann.com

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