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# FIDUCIARY INSIGHTS

RETIREMENT PLAN INDUSTRY UPDATES



## To Reduce Retirement Plan Risk, Balance Stability and Security

Stability and security are two critical components of successful retirement programs. Specifically, success depends on having both a stable financial picture and a secure framework for providing benefit payments.

Retirement programs, whether in the public or private sector, single-employer or multiemployer, and whether defined benefit or defined contribution, represent a long-term commitment by plan sponsors to serve the interests of both recipients and the sponsors themselves. This article explores the significance of stability and security in retirement plans and their role in meeting these objectives.

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## The Potential Impact of Trump's Tariffs on Retirement Accounts

President Trump's sweeping tariffs have sparked fears of a global trade war, causing significant market turmoil and impacting retirement accounts like 401(k)s.

As the stock market plunges, retirees and those nearing retirement are feeling the strain, with many reconsidering their financial plans and spending habits.

Experts warn that the uncertainty and potential economic slowdown could lead to further losses, making it crucial for investors to stay informed and cautious.

Financial advisors recommend diversifying portfolios and staying updated on market trends to mitigate risks. Additionally, some suggest exploring alternative investments to safeguard against market volatility.

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## ERISA Rules of the Road

In this era of record-level Employee Retirement Income Security Act litigation, it's become even more important for plan sponsors and plan committee members to understand their roles and legal responsibilities as fiduciaries.

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## DOL Publishes New VFPC Model Participant Notice

The Department of Labor issued a model notice that lets a plan participant know that the plan sponsor has applied to participate in the DOL's VFPC regarding the plan, and explains that the program is voluntary and is intended for plan administrators to use in order to correct possible breaches of Title I of ERISA.

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