

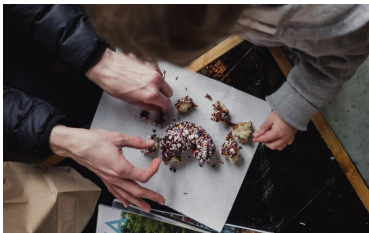


August 2018

This is our first quarterly issue of *Findley Focus on Retirement* published for retirement plan sponsors, investment advisors, and others who provide services for retirement plans. We welcome your input on topics of interest for future issues. Simply reply to this email with your suggestions.

Cash Balance Plans

The Practical Cash Balance Plan: Planning for Predictable Surprises



When setting up a cash balance plan to achieve both retirement and wealth building objectives, topics for discussion with your actuary include the best way to handle current and future costs of the plan, to keep the right parties informed about workforce changes, and to know the types of events that may trigger plan termination or redesign.

The Practical Cash Balance Plan: Choosing Your Plan's Interest Crediting Rate

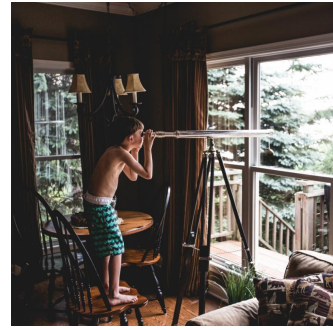
When the IRS expanded its list of permissible interest crediting rates to include the actual portfolio return, there was a good amount of interest in implementing this intuitive approach. However, achieving all of the common objectives with a cash balance plan has caused the more conservative, fixed rate or fixed income index interest crediting rates to be the popular choice.

Defined Benefit Plans

Open the Curtains and Take a Closer Look at Your Pension Plan's

Experience

Periodically validating the assumptions used to value liabilities in a pension plan can keep annual volatility down, ensure employers are not over or under contributing to the plan, and reveal trends among plan participants that may otherwise go unnoticed.



New Standard for Disclosure of Pension Risk

This new standard is meant to help plan sponsors better understand and manage the risks associated with their pension plans.

A Pension Sponsor's Readiness Guide to Plan Termination

This guide covers how to prepare for the plan termination process once a plan sponsor is seriously considering this action. It outlines the decisions and considerations necessary to terminate a plan, focusing on standard terminations for single-employer pension plans.

Defined Contribution Plans

Will Tax Reform Affect Your Employees' Retirement Savings?

While the Tax Cuts and Jobs Act of 2017 (TCJA) left the retirement savings policy mostly unchanged, the bill is likely to have an indirect effect on retirement savings.

Governmental Pension Plans

Understanding Risk in Governmental Pension Plans



This white paper explores the four sources of large economic losses to a fund as well as four types of inter-related risks.

Employee Stock Ownership Plans

The DOL and ESOP Trustee: There's No Love Lost

There appears to be no end to the DOL's national enforcement initiative targeting ESOP trustees.

Main Street Loves ESOPs . . . And So Does Congress!

Under this new law, the Small Business Administration (SBA) may loan a company up to approximately \$5 million for purposes of establishing an ESOP.

Compliance Deadlines - September & October 2018 for Calendar Year Plans

Defined Benefit Plans

September 2018

- **15** Deadline for balance of minimum required contribution for prior plan year
- **30** Deadline for AFTAP certification for current plan year
- **30** Deadline to send Summary Annual Report to participants and beneficiaries (for non-PBGC covered plans)

October 2018

- **1** AFTAP-triggered benefit restrictions, if applicable
- **15** Deadline to deposit 3rd quarterly contribution for current plan year
- **15** Last day to file Form 5500 and Form 8955-SSA with Form 5558 extension
- **15** Last day to submit PBGC comprehensive premium filing and payment to PBGC (for plans with more than 100 participants)
- **31** Deadline to send notice of benefit restrictions, if restrictions are applicable as of October 1

[View 2018 DB Compliance Calendar](#)

Defined Contribution Plans

September 2018

- **15** Last day to make contributions and take tax deductions for prior plan year if corporate income tax extension filed
- **30** Deadline to send Summary Annual Report to participants and beneficiaries (if no extension filed)

October 2018

- **15** Last day to adopt a retroactive amendment to correct 410(b) coverage or 401(a)(4) nondiscrimination failure for 2017
- **15** Last day to file Form 5500 and Form 8955-SSA with Form 5558 extension

[View 2018 DC Compliance Calendar](#)

Upcoming Events

ESOP

ESOP New South Chapter Conference, September 20, Birmingham, AL
Great Lakes ESOP Conference, October 18-19, Sandusky, OH - Proud sponsor
ESOP Conference & Trade Show, November 8-9, Las Vegas, NV - Proud sponsor

Government

Michigan Association of Public Employee Retirement Systems,
September 22-25, Acme MI - Proud Sponsor
Tennessee Government Finance Officers Association Fall Conference,
October 10-12, 2018, Murfreesboro, TN - Proud sponsor. Tara Morey presents
Elimination or Revolution: Taking Performance Management to the Next Level.

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