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# FIDUCIARY INSIGHTS

RETIREMENT PLAN INDUSTRY UPDATES



## DOL Launches Database for Retirement Savings Lost and Found

The U.S. Department of Labor's Employee Benefits Security Administration launched the public Retirement Savings Lost and Found Database, a tool designed to help America's workers and beneficiaries search for retirement plans that may still owe them benefits. Created as part of the SECURE 2.0 Act of 2022, the database serves as a centralized location where individuals or their beneficiaries can search for lost or forgotten retirement accounts and receive guidance on how to claim their funds, addressing a persistent challenge in the modern labor market.

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## It's Here: Mandatory Auto-Enrollment Starts This Week

A key update from the SECURE 2.0 provisions is the requirement for automatic enrollment in retirement plans, effective January 1st for plans established after December 29, 2022. These plans must automatically enroll participants at a contribution rate between 3% and 10%, with annual auto-escalation of at least 1% until reaching a contribution rate of 10% to 15%.

While older, grandfathered plans can opt-out, the new mandate will apply starting in the 2025 plan year. Participants will still have the option to opt-out or choose different contribution levels. If recordkeepers or fiduciaries are unable to implement these automatic features, it may be categorized as an operational error that can be rectified through the Employee Plans Compliance Resolution System.

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## Adoption of Optional SECURE 2.0 Provisions Still Slow Going Into 2025

An Alight survey reveals that employers are cautiously implementing optional provisions from the SECURE 2.0 Act of 2022.

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## Five Fiduciary Resolutions for 2025

This is the time of year when resolutions for the cessation of bad behaviors and the beginning of better ones are in vogue. Here are five for plan fiduciaries for 2025.

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