

# FIDUCIARY INSIGHTS

RETIREMENT PLAN INDUSTRY UPDATES



## The ins and outs of nonqualified deferred compensation

NQDC plans are utilized by companies with a need to recruit, retain and reward key employees. They were created as a counteraction to the cap that high-earning employees face when it comes to government-sponsored retirement plans.

Highly compensated employees are often limited in retirement savings due to federal legislative limits. Participating in an NQDC plan can allow high earners to accrue additional pre-tax savings and tax-deferred growth. Employers can harness the tax deferring benefits of NQDC plans as an incentive to entice and retain top talent.

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## Race, Retirement, and the Savings Gap

Dramatic racial and ethnic disparities in retirement savings persist in the U.S., with no simple solution.

This research shows that Black and Hispanic workers are lagging in plan participation and savings while also facing a greater range of competing financial priorities.

The retirement industry can act now to help close the gap with thoughtful plan design, wellness and education programs, and improved data-sharing practices.

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## Do You Know Where Your "Missing" Retirement Plan Participants Are?

Even though terminated vested employees have left the company, the plan sponsor still retains fiduciary obligations to them. Explore suggestions for minimizing missing participants in your plan.

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## Employer Roth Contributions: Tips for Employers

Under the SECURE 2.0 Act, it is now possible to offer plan participants in 401k, 403b, and 457b plans the option to treat employer contributions as Roth contributions. Explore insights on this new benefit option.

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