

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

[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](#)

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](#)

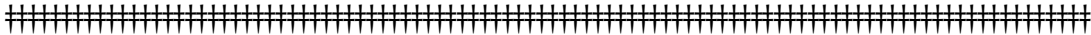
Abstract: Industry experts share red flags and focuses of DOL and IRS scrutiny of retirement plans. Sponsor: PlanSponsor

[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



Links are being provided for information purposes only. Raymond James is not affiliated with and does not endorse, authorize or sponsor any of the listed websites or their respective sponsors. Raymond James is not responsible for the content of any website or the collection or use of information regarding any website's users and/or members.

Shares of mutual funds and exchange traded funds are subject to investment risk, including possible loss of principal amount invested, and will fluctuate in value. You may receive more or less than you paid when you redeem your shares.

Investors should consider the investment objectives, risks, and charges and expenses of balanced funds, target date funds, lifestyle/lifecycle funds, and exchange traded funds carefully before investing. The prospectus contains this and other information about these investments. The prospectus is available from your financial advisor or fund company and should be read carefully before investing.

Please consult a financial, tax or legal professional for further information related to any of these articles.