

SETTING THE TABLE



**Investment Decisions for Sponsors
of Employee-Directed Retirement
Plans**



Keith Hocter, CFA

Setting The Table Investment Decisions For Sponsors Of Employee-directed Retirement Plans

Charlie Jeszeck



Setting The Table Investment Decisions For Sponsors Of Employee-directed Retirement Plans:

Setting the Table Keith Hoyer, 2002-07 The retirement dreams of Americans increasingly rest on defined contribution plans including 401 k 403 b 457 and similar programs They are incredibly popular with employers and employees More employees are covered by these plans than traditional pensions especially in the vast segment of smaller employers Probably more than any other factor the growth of employee directed plans has converted millions of savers into investors All defined contribution plans pass investment risk on to the employees and the vast majority allow employees to direct their own investment strategy Investment decision making is a shared responsibility between the plan sponsor and employees participants Being a plan sponsor is a tough job you have to make decisions affecting other people's retirement savings comply with various laws and fiduciary duties manage plan administration and investments simultaneously and be prepared to be second guessed by employees with incredibly sharp hindsight Who sets the table for employees Who sifts through 10 000 mutual funds and picks a dozen or so products on which participants will bet their future Most likely a small number of HR and finance professionals who have many other things to do with their time Excellent plan sponsors get results from their plan without sinking large amounts of time into running the plan They have the best of all worlds they run cost effective plans that require minimal attention from management and generate happy employees In my experience a solid governance process over investment matters does more than protect the sponsor from lawsuits it saves time saves money and increases employee satisfaction This book starts by walking the plan sponsor through a prudent and efficient governance process designing an investment policy based on scientific and human principles to meet employee needs We then go through the process of selecting investment products monitoring performance dealing with recordkeepers and bundled providers and communicating effectively with participants Throughout the book sponsors will pick up concise and practical advice on everyday management and special hot topics including company stock self directed brokerage investment advice lifestyle funds and much more If you're already running a plan with a strong investment program perhaps you'll pick up a few tips from this book to make improvements on the edges or save yourself some time If you are running a plan with less than adequate investments or with outright investment problems you should find the answers you need here Finally if your job is to manage assets or provide service to a plan sponsor I hope you'll gain some insight into the issues they face the unlikely unsung heroes that set the table for us and make possible our retirement dreams Click here to learn more at the Bellwether Consulting website

[Handbook of Minority Aging](#) Keith Whitfield, Tamara Baker, 2013-07-28 The array of topics covered is amazing making this book a valuable significant resource for many disciplines This multidisciplinary review of the literature on minority aging presents the scholarship related to public health and social behavioral and biological concerns of aged minorities like no other publication Graduate students will certainly be well served by this book as would faculty teaching aging at both undergraduate and graduate levels Highly recommended Choice Current Reviews for Academic Libraries while

practitioners of gerontology family medicine and any professional involved in the care of the elderly will find some practical guidance in the second part of the book it will really earn a place on the bookshelf of anyone and everyone with an interest in US sociology and the development of public policy for the elderly With the general aging of the population and the book s accentuation of current issues this outstanding review will become an indispensable tool Healthy Aging Research This text provides up to date multidisciplinary and comprehensive information about aging among diverse racial and ethnic populations in the United States It is the only book to focus on paramount public health issues as they relate to older minority Americans and addresses social behavioral and biological concerns for this population The text distills the most important advances in the science of minority aging and incorporates the evidence of scholars in gerontology anthropology psychology public health sociology social work biology medicine and nursing Additionally the book incorporates the work of both established and emerging scholars to provide the broadest possible knowledge base on the needs of and concerns for this rapidly growing population Chapters focus on subject areas that are recognized as being critical in understanding the well being of minority elders These include sociology Medicare SES work and retirement social networks context neighborhood ethnography gender demographics psychology cognition stress mental health personality sexuality religion neuroscience discrimination medicine nursing public health mortality and morbidity disability health disparities long term care genetics dietary issues health interventions physical functioning social work caregiving housing social services end of life care and many other topics The book focuses on the needs of four major ethnic groups Asian Pacific Islander Hispanic Latino African American and Native American Key Features Provides current comprehensive information about minority aging through a multidisciplinary lens Integrates information from scholars in gerontology anthropology psychology public health sociology social work biology medicine and nursing Emphasizes the principal public health issues concerning minority elders Offers one stop shopping regarding the development of a substantial knowledge base about minority aging Includes recent progressive research pertaining to the social cultural psychological and health needs of elderly minority adults in the US

Work Related Abstracts ,1993 Defined Contribution Plans: Challenges and Opportunities for Plan Sponsors Jeffery V. Bailey,Kurt D. Winkelmann,2021-08-11 American workers rely on their employers to provide a way to generate retirement income beyond their Social Security earnings Many employers still offer traditional defined benefit DB pension plans A growing majority however have replaced DB plans with account based defined contribution DC plans Virtually everyone acknowledges that the basic DC plan design is flawed Yet as a society with low private savings and a fraying Social Security system we count on this imperfect structure to serve as a retirement security bulwark Workers and society both need the employer sponsored retirement system to function well Enhancing DC plan design therefore becomes critical Defined Contribution Plans Challenges and Opportunities for Plan Sponsors offers guidance to plan sponsors interested in better understanding the primary issues confronting DC plans We wrote this book from the viewpoint of the plan sponsor seeking to

improve the DC system and it follows five major themes the plan participant the plan sponsor plan design investments and investment managers and asset decumulation in retirement We present the material conversationally from a high level perspective We have not sought to write an encyclopedia on DC plans but rather focus on the basic features of well run plans We address key challenges facing DC plans and offer associated design and policy recommendations for plan sponsors and other interested parties to consider Plan design improvements almost certainly will be incremental rather than sweeping top down changes mandated by regulators Plan sponsors individually will make the important decisions that have lasting consequences for participants and for society Our objective is to spark interest among sponsors encouraging them to carry out additional research and take action We believe the DC system will be strengthened by informed sponsors advocating for and implementing thoughtful strategic changes to their plans

401(k) Plans Charlie Jeszeck, 2011-05 Recent volatility in financial markets highlights the need for prudent investment decisions if 401 k plans are to provide an adequate source of retirement income While plan sponsors and participants may receive help in assessing their investment choices concerns have been raised about the impartiality of the advice provided This report describes circumstances where service providers may have conflicts of interest in providing assistance related to the selection of investment options for 1 plan sponsors and 2 plan participants and 3 steps the Dept of Labor has taken to address conflicts of interest related to the selection of investment options Includes recommendations Charts and tables This is a print on demand report

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


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


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