PSCA Plan Sponsor Council of America | ICYMI

Question of the Week

2022 Question of the Week Summary

Investment Questions

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The investment menu is a key decision making and fiduciary responsibility for plan sponsors. This year there was some new guidance and regulations regarding plan investments ranging from caution regarding crypto to a safe harbor for in-plan annuities, to regulatory uncertainty about ESG funds. We asked members about how these changes affected their thinking about investments, as well as other questions related to plan investment management. If you have an investment question you would like us to ask in 2023, send it to research@psca.org.

Investment Advice, February 14, 2022
As employees continued to struggle with the financial impact of the pandemic, we wondered if more companies were providing investment advice, and if so how and who was delivering it. Read more>

Cryptocurrency, March 21, 2022
In March the Labor Department issued a "Compliance Assistance Release" regarding the inclusion of cryptocurrency in 401(k) plans and we asked members if this guidance would have an impact on their decision to add cryptocurrency as an investment option. Read more>

Retirement Income, March 28, 2022
We asked plan sponsors if they are considering in-plan retirement income products and what they think the top priority for their employees' is regarding retirement income. Read more>

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Religiously compliant investments, May 9, 2022
At PSCA's National Conference in April, a member asked if other members offer religiously compliant investments, and if they receive questions from employees looking for them. Most plan sponsors in attendance did not, so we asked the full membership – still most do not. Read more>

Retirement Tier, June 27, 2022
There has been some talk of plan sponsors looking to keep assets in the plan as baby boomers begin to retire and that creating a "retirement tier" which allows employees to stay in the plan post-retirement and draw down assets over time may help do that. We were curious if this is "industry talk" or something plan sponsors are considering. Read more>

Managed Accounts, August 15, 2022
Opinions on offering a managed account to participants tend to be split, though the percentage in favor seems to be increasing. We asked sponsors if they offer one and their thoughts on including a managed account in their lineups. Read more>

ESG Funds, October 23, 2022
As guidance around ESG investing in 401(k) plans keeps changing, we asked sponsors if they felt that ESG Funds are suitable in a 401(k) plan and why. Similar to managed accounts, the responses were split. Read more>

Annuities in TDFs, October 31, 2022
A recent report brought reporter questions about annuities in Target-Date funds. We asked members if they have such a product, or are considering them. Read more>