



Give your participants an edge with educational resources!

The defined contribution (DC) plan has worked wonders to help supplement the pension and Social Security systems. Plan sponsors can give their participants the tools needed to help them prepare for retirement, and we can help. Visit the **H&H Knowledge Center** where you will find a collection of seminar topics and resources that can help you position your employees for retirement success. **Read more**>



"Knowledge is one of the most important tools you can have when it comes to saving for your retirement. Read more to learn about the best ways to set a savings pattern throughout your career."

- Robin Ricci, Senior Relationship Manager Retirement Services

Early Savers Fare Well.

Americans with access to 401(k) plans can achieve a more secure retirement if they begin in their 20s and save consistently over the course of their career. Read more>



"Recent House of Representatives legislation will impact tax filing and overfunded pension plans. Learn more about bill H.R. 3236 and how it will affect your company.

Richard Sych, President & Consulting Actuary
 Actuarial & Benefits Consulting

The Surface Transportation and Veterans Health Care Choice Improvement Act of 2015 (<u>H.R. 3236</u>), signed by President Obama on July 31, 2015, extends the due date for many tax returns. **Read more>**



"Will long-term growth be the future trend? This article from Institutional Investor examines three underlying reasons why investors may be facing lower growth across asset classes."

- Arthur Meizner, Director, Investment Consulting Services
Investment Advisory

How Pension Plans Can Adapt to a New Normal of Low Returns.

After years of near-zero policy rates, institutional investors are still waiting for a return to a normalized level of long-term interest rates. **Read more**>



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