

# retirement plans for highly compensated employees

Navigating Wealth: Optimal Retirement Plans for Highly Compensated Employees

**retirement plans for highly compensated employees** present a unique set of opportunities and challenges, demanding strategic planning beyond standard offerings. As individuals accumulate greater income, so too do their needs for robust, tax-advantaged savings vehicles that can effectively grow and preserve wealth for their post-career years. This article delves into the specialized world of retirement planning for those at the upper echelons of income, exploring sophisticated strategies, advanced plan types, and crucial considerations for maximizing financial security. We will dissect the nuances of these plans, from understanding eligibility to implementing multi-faceted approaches that cater to substantial savings goals, ensuring a comfortable and prosperous retirement.

Table of Contents

Understanding Highly Compensated Employee (HCE) Status

Key Retirement Plans for Highly Compensated Employees

Advanced Strategies for Maximizing HCE Retirement Savings

Choosing the Right Retirement Plan for Your Needs

Navigating Regulatory Considerations

## Understanding Highly Compensated Employee (HCE) Status

The designation of a "Highly Compensated Employee" (HCE) is a critical classification within the realm of employer-sponsored retirement plans, particularly for qualified plans governed by the Employee Retirement Income Security Act (ERISA). This status is not merely an honorific; it carries specific implications for plan design and administration, often influencing contribution limits and testing requirements. Understanding the IRS definitions is the first step for any HCE looking to optimize their retirement savings.

## IRS Definitions and Thresholds

The Internal Revenue Service (IRS) defines an HCE based on compensation levels and ownership stakes in the preceding year. Typically, an HCE is an employee who owned more than 5% of the voting power or value of the employer's stock, or received compensation from the employer exceeding a certain dollar amount. This threshold is adjusted annually for inflation, meaning the definition can change from year to year.

## **Impact of HCE Status on Plan Testing**

Qualified retirement plans, such as 401(k)s and 403(b)s, are subject to non-discrimination testing to ensure they do not disproportionately benefit HCEs over non-highly compensated employees (NHCEs). These tests, like the Actual Deferral Percentage (ADP) and Actual Contribution Percentage (ACP) tests, can limit the amount HCEs can contribute if NHCE participation is low or deferral rates are significantly lower. Understanding these testing rules is paramount for HCEs aiming to maximize their contributions.

## **Key Retirement Plans for Highly Compensated Employees**

While standard 401(k) plans are a cornerstone for many, HCEs often benefit from more advanced or tailored retirement plan structures that allow for higher contribution limits and greater tax advantages. These plans are designed to accommodate substantial savings and provide more flexibility in managing retirement wealth.

### **401(k) Plans with Enhanced Features**

Traditional 401(k) plans remain a popular choice, but HCEs can leverage specific features to their advantage. This includes maximizing elective deferrals up to the IRS annual limit, taking advantage of catch-up contributions if age 50 or over, and exploring employer profit-sharing contributions. Some plans also offer after-tax contribution options, which can be converted to Roth 401(k)s, allowing for tax-free growth and withdrawals in retirement, though these contributions are also subject to overall limits.

### **Profit-Sharing Plans**

Profit-sharing plans, often integrated with a 401(k) or offered as a standalone option, allow employers to make discretionary contributions based on company profits. For HCEs, these plans can be particularly beneficial as they can be structured to allow for larger contributions allocated to owners and key executives, subject to certain IRS limits and non-discrimination rules. This offers a flexible way to increase retirement savings beyond employee deferrals.

## **Defined Benefit Plans (Pensions)**

Although less common than defined contribution plans today, defined benefit (pension) plans can still be an excellent retirement vehicle for HCEs, especially for business owners. These plans promise a specific monthly benefit at retirement, calculated based on factors like salary history and years of service. They allow for potentially very high deductible contributions for the employer, creating a substantial retirement nest egg for the owner.

## **Cash Balance Plans**

A hybrid between defined contribution and defined benefit plans, cash balance plans offer a defined contribution account balance for each participant but with a guaranteed rate of return, essentially a defined benefit in disguise. These plans can be attractive for HCEs as they allow for significant employer contributions and can provide more portability than traditional pension plans.

## **SEP IRAs and SIMPLE IRAs**

For small business owners and self-employed individuals, Simplified Employee Pension (SEP) IRAs and Savings Incentive Match Plan for Employees (SIMPLE) IRAs are valuable tools. SEP IRAs allow for very high contribution limits, up to 25% of compensation, making them ideal for HCEs with significant income. SIMPLE IRAs, while having lower contribution limits than SEPs, are easier to administer and require employer contributions, making them a good option for businesses with a mix of HCEs and NHCEs.

## **Advanced Strategies for Maximizing HCE Retirement Savings**

Beyond simply participating in an employer-sponsored plan, HCEs can employ a range of sophisticated strategies to amplify their retirement savings and tax benefits. These approaches often involve a deeper understanding of financial planning and tax law.

## **Maximizing Elective Deferrals and Catch-Up Contributions**

The most straightforward strategy for any HCE is to contribute the maximum

allowable amount to their 401(k) or similar plan. This includes the standard elective deferral limit, plus any catch-up contributions available to those aged 50 and over. For HCEs who are also business owners, optimizing these deferrals is a key component of their personal retirement strategy.

## **Utilizing After-Tax Contributions and Roth Options**

While traditional pre-tax contributions reduce current taxable income, after-tax contributions to a 401(k) can be converted into a Roth 401(k) through in-plan Roth conversions. This strategy allows for tax-free growth and withdrawals in retirement, offering a powerful tool for HCEs seeking tax diversification in their retirement assets. It's crucial to understand the specific plan rules and IRS limits regarding after-tax contributions.

## **Leveraging Non-Qualified Deferred Compensation Plans**

For executives and highly paid employees, non-qualified deferred compensation (NQDC) plans offer a way to defer a portion of their income and potentially related taxes to a future date, typically retirement. These plans are not subject to the same contribution limits as qualified plans and can be customized to meet the specific needs of the executive and the company. However, they carry more risk as they are unsecured promises from the employer.

## **Considering Multiple Retirement Accounts**

HCEs often have the capacity to contribute to multiple retirement vehicles simultaneously. This can include maximizing contributions to their employer-sponsored 401(k), contributing to an individual IRA (if eligible based on income limits or by using a backdoor Roth IRA strategy), and utilizing taxable brokerage accounts for additional investment growth, which offers liquidity.

## **Choosing the Right Retirement Plan for Your Needs**

The selection of an appropriate retirement plan for an HCE is a personalized decision that depends on several factors. These include income level, age, risk tolerance, business ownership status, and overall financial goals. A thorough assessment is crucial to ensure the chosen plan aligns with long-term objectives.

## **Assessing Income and Savings Capacity**

The first step is to honestly assess current income and how much can realistically be allocated to retirement savings. HCEs often have a higher capacity for savings, allowing them to consider plans with higher contribution limits or more aggressive investment strategies. This assessment guides the choice between plans that allow for substantial accumulation.

## **Evaluating Tax Advantages and Future Tax Expectations**

Understanding the tax implications of different plans is vital. Pre-tax contributions reduce current income tax, while Roth contributions offer tax-free withdrawals in retirement. HCEs should consider their expected tax bracket in retirement and choose plans that offer the most beneficial tax treatment over the long term. This may involve a mix of pre-tax and post-tax savings.

## **Considering Business Structure and Employee Demographics**

For business owners, the structure of the business (e.g., sole proprietorship, partnership, S-corp, C-corp) and the demographics of their employees play a significant role in plan selection. Some plans, like profit-sharing plans, can be designed to disproportionately benefit owners, while others require broader participation to pass non-discrimination tests.

## **Navigating Regulatory Considerations**

Retirement plans for HCEs operate within a complex regulatory framework. Staying informed about IRS rules and regulations is essential for ensuring compliance and maximizing the benefits of these sophisticated savings vehicles.

## **Understanding Non-Discrimination Testing**

As mentioned, qualified retirement plans are subject to non-discrimination testing to ensure fairness between HCEs and NHCEs. HCEs need to be aware of how these tests can impact their ability to contribute and may need to work with plan administrators or financial advisors to navigate these requirements, particularly if plan participation among NHCEs is low.

## **Keeping Abreast of Contribution Limits and IRS Updates**

The IRS annually adjusts contribution limits for retirement plans to account for inflation. It is imperative for HCEs and their advisors to stay informed of these updates to ensure they are maximizing their contributions within the legal limits. This includes limits for elective deferrals, catch-up contributions, and employer contributions.

## **Compliance and Fiduciary Responsibilities**

For plan sponsors, especially those offering advanced retirement solutions for HCEs, understanding fiduciary responsibilities is crucial. This involves acting in the best interest of all plan participants, prudently managing plan assets, and adhering to all ERISA and IRS regulations. Failure to do so can result in significant penalties.

## **The Role of Professional Guidance**

Given the complexity and high stakes involved in retirement planning for highly compensated employees, seeking professional guidance is often not just beneficial but essential. Financial advisors, tax professionals, and retirement plan specialists can provide invaluable expertise. They can help HCEs navigate the intricate rules, select the most appropriate plans, implement effective strategies for wealth accumulation, and ensure ongoing compliance. By partnering with experienced professionals, HCEs can confidently build a secure financial future and enjoy a well-deserved retirement.

FAQ

### **Q: What is the primary difference between a standard 401(k) and retirement plans designed for highly compensated employees?**

A: Standard 401(k) plans are broadly available, while plans for highly compensated employees (HCEs) often incorporate features that allow for higher contribution limits, greater tax advantages, and more customized benefit structures, often subject to stricter non-discrimination testing.

**Q: Are there specific income thresholds that define a highly compensated employee for retirement plan purposes?**

A: Yes, the IRS defines an HCE based on compensation exceeding a certain dollar amount (adjusted annually for inflation) in the preceding year, or by owning more than 5% of the employer's stock.

**Q: Can highly compensated employees contribute more to retirement plans than non-highly compensated employees?**

A: While the maximum elective deferral limits are generally the same for all employees, HCEs can often benefit from higher employer profit-sharing contributions or can utilize specific plan features like after-tax contributions and non-qualified deferred compensation plans, which are not typically available or as beneficial to non-highly compensated employees.

**Q: What are the implications of non-discrimination testing for HCEs?**

A: Non-discrimination tests, such as the ADP and ACP tests, ensure that retirement plans do not disproportionately benefit HCEs. If these tests are not met, HCEs may have their contributions limited to allow for higher participation or deferral rates among non-highly compensated employees.

**Q: Are defined benefit plans still a viable option for highly compensated employees?**

A: Absolutely. Defined benefit plans, or pensions, can allow for very substantial deductible contributions for business owners and HCEs, enabling significant retirement savings accumulation with predictable future benefits.

**Q: How can a highly compensated employee maximize their retirement savings if their 401(k) contributions are limited by non-discrimination testing?**

A: HCEs can explore other avenues such as contributing to an IRA (potentially via a backdoor Roth IRA strategy if income limits are exceeded), investing in taxable brokerage accounts, or investigating non-qualified deferred compensation plans if offered by their employer.

## **Q: What is a backdoor Roth IRA and how is it relevant for HCEs?**

A: A backdoor Roth IRA is a strategy where an individual makes a non-deductible contribution to a traditional IRA and then converts it to a Roth IRA. This allows high-income earners who are otherwise ineligible to contribute directly to a Roth IRA to still benefit from tax-free growth and withdrawals.

## **Q: What are the main advantages of cash balance plans for highly compensated employees?**

A: Cash balance plans offer a guaranteed rate of return on contributions, providing a predictable growth path. They can also allow for significant employer contributions and offer more portability than traditional defined benefit plans.

## **Q: Should highly compensated employees use a financial advisor for retirement planning?**

A: Given the complexity of retirement plans for HCEs, the intricacies of tax laws, and the potential for substantial wealth accumulation, seeking guidance from a qualified financial advisor, tax professional, or retirement plan specialist is highly recommended to ensure optimal strategies and compliance.

## **Q: What is the difference between a SEP IRA and a SIMPLE IRA for business owners and HCEs?**

A: SEP IRAs offer much higher contribution limits (up to 25% of compensation) and are generally simpler to administer, making them ideal for business owners with significant income. SIMPLE IRAs have lower contribution limits but are easier to set up and require mandatory employer contributions, making them suitable for smaller businesses.

## **[Retirement Plans For Highly Compensated Employees](#)**

Find other PDF articles:

<https://testgruff.allegrograph.com/technology-for-daily-life-04/pdf?trackid=wRw95-8660&title=remote-desktop-app-with-wake-on-lan-for-android.pdf>

States. Congress. Senate. Committee on Finance. Subcommittee on Private Retirement Plans and Oversight of the Internal Revenue Service, 1990

**retirement plans for highly compensated employees:** *The Challenge of Retirement Savings for Small Employers* United States. Congress. House. Committee on Small Business, 2013

**retirement plans for highly compensated employees: Miscellaneous Tax Reforms** United States. Congress. House. Committee on Ways and Means, 1996

**retirement plans for highly compensated employees: Simplification of Present-law Tax Rules Relating to Qualified Pension Plans (S. 1364, the Employee Benefits Simplification and Expansion Act of 1991, and S. 318)** United States. Congress. Senate. Committee on Finance. Subcommittee on Private Retirement Plans and Oversight of the Internal Revenue Service, 1991

**retirement plans for highly compensated employees:** *Private Pension Plan Reform, Hearings Before the Subcommittee on Private Pension Plans ..., 93-1, May 21, 22, 23, 31; and June 4, and 12, 1973* United States. Congress. Senate. Finance, 1973

**retirement plans for highly compensated employees:** *Pension Simplification and Expansion* United States. Congress. Senate. Committee on Finance. Subcommittee on Private Retirement Plans and Oversight of the Internal Revenue Service, 1992

**retirement plans for highly compensated employees: Self-employed Retirement Plans** United States. Internal Revenue Service, 1988

**retirement plans for highly compensated employees:** *Present-law Tax Rules Relating to Qualified Pension Plans*, 1990

**retirement plans for highly compensated employees: Retirement Plans for Small Business (SEP, Keogh, and SIMPLE Plans),**

**retirement plans for highly compensated employees:** Simplification of Present-law Tax Rules Relating to Qualified Pension Plans (S. 2901, the Employee Benefits Simplification Act), 1990

**retirement plans for highly compensated employees: IRA's, 401(k) Plans, and Other Savings Proposals** United States. Congress. Senate. Committee on Finance, 1995

**retirement plans for highly compensated employees:** The Employee Retirement Income Security Act of 1974 James Wooten, 2005-01-24 This study of the Employee Retirement Income Security Act of 1974 (ERISA) explains in detail how public officials in the executive branch and Congress overcame strong opposition from business and organized labor to pass landmark legislation regulating employer-sponsored retirement and health plans. Before Congress passed ERISA, federal law gave employers and unions great discretion in the design and operation of employee benefit plans. Most importantly, firms and unions could and often did establish pension plans that placed employees at great risk for not receiving any retirement benefits. In the early 1960s, officials in the executive branch proposed a number of regulatory initiatives to protect employees, but business groups and most labor unions objected to the key proposals. Faced with opposition from powerful interest groups, legislative entrepreneurs in Congress, chiefly New York Republican senator Jacob K. Javits, took the case for pension reform directly to voters by publicizing frightening statistics and horror stories about pension plans. This deft and successful effort to mobilize the media and public opinion overwhelmed the business community and organized labor and persuaded Javits's colleagues in Congress to support comprehensive pension reform legislation. The enactment of ERISA in September 1974 recast federal policy for private pension plans by making worker security an overriding objective of federal law.

**retirement plans for highly compensated employees:** *Internal Revenue Bulletin* United States. Internal Revenue Service, 1988

**retirement plans for highly compensated employees: The New Working Woman's Guide to Retirement Planning** Martha Priddy Patterson, 2000 An attorney specializing in employee benefits law describes why saving for retirement is more challenging for women than for men and provides practical advice on saving and investing for retirement. Includes updated information on new retirement options such as Roth IRAs, cash balance plans, SIMPLE plans, and coverage of 401(k) plans, as well as discussing the future of Social Security. Annotation copyrighted by Book

News, Inc., Portland, OR

**retirement plans for highly compensated employees: Corporate and Private Pension Plans in the United States** Yildiz Saglik, 2009-12-21 Inhaltsangabe: Introduction: This thesis gives in chapter A an understanding of the relevance of corporate and private pension plans for the U.S. work force. Chapter B examines the regulatory environment of qualified pension plans, the tax treatment of transactions on the employer and employee side and the multitudinous pension plan qualification standards. The main part of this thesis, chapter C, navigates the reader through basic plan types in the private sector including employer-sponsored plans and individual retirement arrangements. Chapter D deals critically with the opportunities and risks as a result of the structural shift in the retirement plan landscape from defined benefit to defined contribution plans in general, and to 401(k) plans in particular. Further, it gives a forecast on pension shortfalls for future retirees according to recent studies of governmental and private institutions and captures the impact of the current financial crisis on plan funds and the reactions of plan participants thereon.

Inhaltsverzeichnis: Table of Contents: List of Tables VII List of Abbreviations IX A) Introduction 1 I. Brief History of Pension Plans in the United States 1 II. Relevance of Pension Plans for the American Population 3 1) Tax Advantages for Employers 3 2) Income Security for Employees 4 3) Supplemental of Social Security System 5 4) Prevalence of Corporate Pension Plans 8 (a) Sponsoring and Participation Level by Work Group 8 (b) Sponsoring and Participation Level by Plan Type 9 (c) Pension and Annuity Income Levels 10 5) Relevance of Individual Retirement Arrangements 11 6) Influence on Financial Markets 12 7) Further Areas of Pension Coverage 14 (a) Self-employed Individuals 14 (b) Unions as Co-founder of Pension Plan Trusts 15 i) Multiemployer Plans 15 ii) Multiple Employer Plans 15 iii) Single Employer Plans 16 (c) Governmental Employees 16 B) Regulatory Environment of Retirement Plans 18 I. Employee Retirement Income Security Act of 1974 18 II. Trusts 19 1) Pension Trust Triangle 19 2) Tax Exemption of Trusts 20 3) Prudent Man Rule 20 4) Funding 20 5) Legal Force and Creditor Protection 21 6) ERISA vs. State Law 21 III. Systematic Segmentation 22 IV. Tax Regulations for Qualified Retirement Plans 23 1) An Overview of the Current Tax System 23 2) Tax Treatment of Transactions 24 (a) Contributions 24 i) Employee Contributions 24 ii) Employer Contributions 25 (b) Distributions 26 i) Averaging Method for Lump Sum Distributions 26 ii) Tax Deferrals on Net Unrealized Appreciation in [...]

**retirement plans for highly compensated employees: Monthly Labor Review** , 2000-10 Publishes in-depth articles on labor subjects, current labor statistics, information about current labor contracts, and book reviews.

**retirement plans for highly compensated employees: Report of Investigation of Enron Corporation and Related Entities Regarding Federal Tax and Compensation Issues, and Policy Recommendations** , 2003

**retirement plans for highly compensated employees: *Description of Revenue Provisions Contained in the President's Fiscal Year ... Budget Proposal*** , 2002

**retirement plans for highly compensated employees: Joint Committee Print : Description of Revenue Provisions Contained in The President's Fiscal Year 2005 Budget Proposal, February 2004, \*** , 2004

**retirement plans for highly compensated employees: A Lawyer's Guide to Estate Planning** L. Rush Hunt, Lara Rae Hunt, 2004 This book provides an introduction to the basics of estate planning and will make this area of the law more accessible to the nonspecialist.

## **Related to retirement plans for highly compensated employees**

**Retirement benefits | SSA** Estimate your benefit amount, determine when to apply, and explore other factors that may affect your retirement planning. Learn how to time your application so your first benefit payment

**6 Senior Living Communities in East Massapequa, New York** Discover 6 senior living and retirement communities in East Massapequa, New York currently available for rent. Compare floor plans, amenities, and photos to find your best senior living

**What Is a Good Monthly Income in Retirement? - U.S. News** Sources of retirement income include Social Security, retirement accounts, pensions and employment wages. Retirees can expect to spend 80% of their pre-retirement

**Retirement Calculator - NerdWallet** Are you on track to save enough for retirement? Use our calculator to check your progress, see how much retirement income you'll have and estimate how much more you should save

**How to plan for retirement | Fidelity** Take one step at a time on this lifelong journey. If you're saving for retirement, the best way to help ensure success is by saving consistently (Fidelity suggests saving 15% of

**Retirement planning tools - USAGov** Use USAGov's benefit finder tool to find retirement benefits that may help with living expenses, health care, medications, and more. If you are a federal employee, visit the OPM

**Definition of Retirement and Tips for How to Save, Plan, and** When developing a retirement savings plan, it's important to determine how much income you'll need in retirement to comfortably live. The offers that appear in this table are

**Retirement benefits | SSA** Estimate your benefit amount, determine when to apply, and explore other factors that may affect your retirement planning. Learn how to time your application so your first benefit payment

**6 Senior Living Communities in East Massapequa, New York** Discover 6 senior living and retirement communities in East Massapequa, New York currently available for rent. Compare floor plans, amenities, and photos to find your best senior living

**What Is a Good Monthly Income in Retirement? - U.S. News** Sources of retirement income include Social Security, retirement accounts, pensions and employment wages. Retirees can expect to spend 80% of their pre-retirement

**Retirement Calculator - NerdWallet** Are you on track to save enough for retirement? Use our calculator to check your progress, see how much retirement income you'll have and estimate how much more you should save

**How to plan for retirement | Fidelity** Take one step at a time on this lifelong journey. If you're saving for retirement, the best way to help ensure success is by saving consistently (Fidelity suggests saving 15% of

**Retirement planning tools - USAGov** Use USAGov's benefit finder tool to find retirement benefits that may help with living expenses, health care, medications, and more. If you are a federal employee, visit the OPM

**Definition of Retirement and Tips for How to Save, Plan, and** When developing a retirement savings plan, it's important to determine how much income you'll need in retirement to comfortably live. The offers that appear in this table are

**Retirement benefits | SSA** Estimate your benefit amount, determine when to apply, and explore other factors that may affect your retirement planning. Learn how to time your application so your first benefit payment

**6 Senior Living Communities in East Massapequa, New York** Discover 6 senior living and retirement communities in East Massapequa, New York currently available for rent. Compare floor plans, amenities, and photos to find your best senior living

**What Is a Good Monthly Income in Retirement? - U.S. News** Sources of retirement income include Social Security, retirement accounts, pensions and employment wages. Retirees can expect to spend 80% of their pre-retirement

**Retirement Calculator - NerdWallet** Are you on track to save enough for retirement? Use our calculator to check your progress, see how much retirement income you'll have and estimate how much more you should save

**How to plan for retirement | Fidelity** Take one step at a time on this lifelong journey. If you're saving for retirement, the best way to help ensure success is by saving consistently (Fidelity suggests saving 15% of

**Retirement planning tools - USAGov** Use USAGov's benefit finder tool to find retirement benefits that may help with living expenses, health care, medications, and more. If you are a federal employee, visit the OPM

**Definition of Retirement and Tips for How to Save, Plan, and** When developing a retirement savings plan, it's important to determine how much income you'll need in retirement to comfortably live. The offers that appear in this table are

**Retirement benefits | SSA** Estimate your benefit amount, determine when to apply, and explore other factors that may affect your retirement planning. Learn how to time your application so your first benefit payment

**6 Senior Living Communities in East Massapequa, New York** Discover 6 senior living and retirement communities in East Massapequa, New York currently available for rent. Compare floor plans, amenities, and photos to find your best senior living

**What Is a Good Monthly Income in Retirement? - U.S. News** Sources of retirement income include Social Security, retirement accounts, pensions and employment wages. Retirees can expect to spend 80% of their pre-retirement

**Retirement Calculator - NerdWallet** Are you on track to save enough for retirement? Use our calculator to check your progress, see how much retirement income you'll have and estimate how much more you should save

**How to plan for retirement | Fidelity** Take one step at a time on this lifelong journey. If you're saving for retirement, the best way to help ensure success is by saving consistently (Fidelity suggests saving 15% of

**Retirement planning tools - USAGov** Use USAGov's benefit finder tool to find retirement benefits that may help with living expenses, health care, medications, and more. If you are a federal employee, visit the OPM

**Definition of Retirement and Tips for How to Save, Plan, and** When developing a retirement savings plan, it's important to determine how much income you'll need in retirement to comfortably live. The offers that appear in this table are

## **Related to retirement plans for highly compensated employees**

**ALM's Judy Diamond Associates Analysis Reveals More Than 54,000 401(k) Plans Failed Nondiscrimination Testing** (Law2mon) Washington, D.C., (GLOBE NEWSWIRE) -- Judy Diamond Associates, ALM's leading retirement plan intelligence provider, has released its annual study of corrective distributions required by

**ALM's Judy Diamond Associates Analysis Reveals More Than 54,000 401(k) Plans Failed Nondiscrimination Testing** (Law2mon) Washington, D.C., (GLOBE NEWSWIRE) -- Judy Diamond Associates, ALM's leading retirement plan intelligence provider, has released its annual study of corrective distributions required by

**Is Your 401(k) Employer Match Too Good to Be True? What the Fine Print Could Reveal** (Hosted on MSN18d) An uncapped 401(k) match means employers match contributions without a fixed ceiling—up to plan and IRS limits on matching contributions and absolute contributions. A highly compensated employee

**Is Your 401(k) Employer Match Too Good to Be True? What the Fine Print Could Reveal** (Hosted on MSN18d) An uncapped 401(k) match means employers match contributions without a fixed ceiling—up to plan and IRS limits on matching contributions and absolute contributions. A highly compensated employee

**Deadlines For New Safe Harbor Plans Are Near** (planadviser.com1mon) Employers setting up new safe harbor plans need to notify their employees by September 1 and have the new plans running by October 1. The 401(k) market consisted of more than 87 million active

**Deadlines For New Safe Harbor Plans Are Near** (planadviser.com1mon) Employers setting up new safe harbor plans need to notify their employees by September 1 and have the new plans running by October 1. The 401(k) market consisted of more than 87 million active

**Equity compensation emerges as key retirement tool for American workers, Schwab says** (InvestmentNews2d) Almost half in a recent survey called stock plans a "must-have," with equity comp being used to help with retirement,

**Equity compensation emerges as key retirement tool for American workers, Schwab says** (InvestmentNews2d) Almost half in a recent survey called stock plans a "must-have," with equity comp being used to help with retirement,

**IRS Updates Rules on 401k Catch-Up Contributions for Older Workers** (15don MSN) The SECURE 2.0 Act is built on original 2019 legislation and includes more than 90 provisions designed to expand retirement

**IRS Updates Rules on 401k Catch-Up Contributions for Older Workers** (15don MSN) The SECURE 2.0 Act is built on original 2019 legislation and includes more than 90 provisions designed to expand retirement

**Case of the Week: 'Shifting' to Pass ACP Testing** (National Association of Plan Advisors13d) Responding to a recent call from a financial advisor in Ohio, the ERISA consultants at the Retirement Learning Center (RLC) address what options are allowed under the nondiscrimination testing

**Case of the Week: 'Shifting' to Pass ACP Testing** (National Association of Plan Advisors13d) Responding to a recent call from a financial advisor in Ohio, the ERISA consultants at the Retirement Learning Center (RLC) address what options are allowed under the nondiscrimination testing

**How Employers Can Prep For New Rules on Roth Catch-Ups** (PLANADVISER12d) Legal experts say plan sponsors and administrators and payroll providers need to figure out how to comply with the final Roth

**How Employers Can Prep For New Rules on Roth Catch-Ups** (PLANADVISER12d) Legal experts say plan sponsors and administrators and payroll providers need to figure out how to comply with the final Roth

Back to Home: <https://testgruff.allegrograph.com>