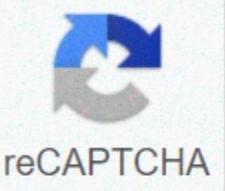


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What does it mean when a pension plan is fully funded

Simplified employee pension plans (SEP-IRAs) provide self-employed individuals and small business owners with a way to save for retirement. In order to participate, the business owner and each eligible employee must open an individual SEP-IRA account at a bank or other qualified financial institution that offers retirement plans. Despite a SEP-IRA being easy to set up and maintain, there are some disadvantages. Unlike a SIMPLE IRA that allows both the employer and employees to make contributions to a traditional IRA retirement account, a main disadvantage of the SEP-IRA is that only the employer can make contributions to the plan. Employees are not allowed to contribute any funds to the account. Self-employed individuals or owner-employees who earn income can contribute to the SEP on their own behalf. The contributions an employer makes can vary from year to year and are based on a percentage of an employee's earnings. All eligible employees must receive the same percentage. In comparison, a SIMPLE IRA plan offers more options. Under this type of retirement account, an employee makes contributions to the plan. An employer then has the option of making matching contributions. While the SEP-IRA may involve fewer administrative costs, other types of retirement accounts allow a greater annual contribution for the same amount of income. As of the time of publication, the maximum allowable contribution to a SEP-IRA is \$49,000. Under IRS rules, self-employed individuals and owners of businesses can contribute up to 25 percent of W-2 earnings or 20 percent of net self-employment income up to the limit. Another disadvantage of the SEP-IRA is that there is no provision allowing for an additional catch-up contribution for individuals ages 50 and older. Unlike other retirement plans, such as the individual 401(k), the SEP-IRA does not give you the option of borrowing against your retirement plan. For example, the individual 401(k) allows you to use the account's balance as collateral so that you can take out a loan. In the case of a 401(k), you can borrow up to half of the plan's value, up to a maximum amount of \$50,000. One advantage of the SEP to employers is that the employer may elect not to make contributions to the plan in years when business profits are down. Employers also determine how much to contribute, although the percentage of contributions must be based on an employee's earnings and equal for all eligible employees. Contributions to an SEP pension plan are tax deductible for employers. In addition, business owners often qualify to receive a tax credit for expenses incurred to set up the plan. In some cases, a small business owner can deduct plan expenses, including contributions made to the plan. Interest rates are up, and that's good news for pension funds. Long-term bond yields hit their nadir two years ago this month, and the benchmark 10-year Treasury yield has more than doubled in that span, from 1.35% to 2.85% on Wednesday. According to pension consultants Milliman, the concomitant rise in corporate bond yields has narrowed the shortfall in the pension plans of the biggest U.S. corporations—even though asset returns have lagged. During the first half of the year, these plans moved to 92.8% funded from 87.6%, entirely because of the increase in bond yields and despite a slight decline in assets. Higher interest rates reduce the discounted present value of future liabilities. That's because higher yields make it easier to meet future cash needs. According to Milliman, the yield on corporate bonds, which it uses as the discount rate for pension liabilities, rose to 4.12% in June, the highest since 4.14% in January 2016. That better funding status is good news for shareholders of those big U.S. corporations that still provide defined-benefit retirement plans. That's aside from a financial mulligan provided by last year's tax legislation to top up underfunded plans; through Sept. 15, they can make pension contributions and get deductions at the old 35% corporate tax rate instead of the new, lower 21% rate. That provision also has induced companies to add to their pension plans and plow that money into bonds. If bond yields and stock prices continue to rise, Milliman says these corporate pension plans could be fully funded this year and overfunded by 2019. Under the most optimistic assumptions—that discount rates rise to 4.42% by the end of 2018 and 5.02% and assets produce returns of 10.8%—big corporations' pensions would be fully funded this year and 116% funded by 2019. Under what Milliman deems a "pessimistic" scenario—the discount rate falls to 3.82% by the end of 2018 and 3.22% by the end of 2019, with returns of only 2.8%—these big corporate plans would be only 89% funded by the end of this year and just 83% funded by the end of next year. Shortfalls are a big deal for corporations because the Pension Benefit Guaranty Corp. has been levying markedly higher premiums for underfunded plans. As pensions become fully funded, many move to look for gains in equities and other risk assets, and de-risk by shifting into corporate bonds, writes Hans Mikkelsen, Bank of America Merrill Lynch corporate credit strategist. As a result, Mikkelsen sees lots of potential demand for bonds as pension funds shift away from their assets—totaling \$3.2 trillion, about half of which is in equities—to debt securities. That could dominate the long end of the corporate debt market for years, he adds. That appears to be evidenced in strong demand for zero-coupon Treasury Strips—some \$3.4 billion in June—which provide the longest-duration fixed-income assets to pension funds. Presumably these trends ought to be mitigating the much bigger problem of shortfalls for public-sector pension funds. The data here are far less current, however. According to a report from the Pew Charitable Trusts provided by Ryan ALM, public retirement plans had a \$1.4 trillion shortfall at the end of 2016, with assets of \$2.6 trillion and liabilities of \$4 trillion. Pew blamed poor returns of just 1% on assets, far short of an assumed return of 7.5%. Lowering the assumed return to 6.5%, the shortfall would swell to \$1.7 trillion. Five states had funded ratios less than 50% (Colorado, Connecticut, Illinois, Kentucky, and New Jersey) with another 17 states less than 66% funded. Reforms don't do enough to correct the shortfalls of states' retirement plans, according to Fitch Ratings. The biggest problem is the plans continue to assume returns higher than the 6% bogey Fitch deems as reasonable, especially since more retirees are drawing benefits and tax revenues have fallen short of projections. The bottom line is that, helped by the rise in long-term interest rates, corporate pension plans are getting closer to their funding goals. But the far bigger problem of shortfalls in public pension plans is only partially ameliorated by the rise in bond yields. Their return assumptions remain extremely optimistic. New Jersey provides an example of what that means: a \$440 million tax hike in its latest budget on top of what already was one of the highest top income-tax rates in the U.S. That would go to cover the most underfunded plan in the nation, at just 31% funded, according to the Pew report. Long-term bond yields and funding of retirement plans would seem to be dry, esoteric subjects. But they hit both shareholders and taxpayers right their bottom lines. Write to Randall W. Forsyth at randall.forsyth@barrons.com Order Reprints Print Article Getty Images/Stockphoto Advisors whose clients rely on workplace pensions need to take a hard look at those plans, according to Baltimore-based advisor Walid Petri. Specifically, they should determine the funding level of the plans, Petri tells The Wall Street Journal. Those that are funded at 85% or less are at risk of future cuts, he notes. So if a client's retirement expectations are based on receiving 100% of their pension income, advisors should build in contingency plans so the client relies on as little as 85% of their pension. Advisors should also discuss with clients their expected future expenses and how they will cover them if their pension is underfunded, he says. The advice is timely because of notable changes to pensions in recent years. Many public pensions have been slashed, while others are underfunded. While pensions aren't as popular as they once were, a number of people still rely on them for a significant portion of their income, Petri writes. Advisors whose clients rely on workplace pensions need to take a hard look at those plans, according to Baltimore-based advisor Walid Petri. An error has occurred, please try again later. Thank you! This article has been sent to A defined benefit pension plan is a traditional type of pension plan which is funded entirely by the sponsor or employer. Because the plan takes into account the number of years of service and salary history, the longer the employee works at the company and the higher their salary is, the greater their pension plan will be. To learn more about the benefits of this type of pension plan, watch this video. Skip to headerSkip to main contentSkip to footerSome financial experts call it "pension envy." It's a green-eyed monster that frequently appears when younger workers talk about the income benefits their parents and grandparents could count on when they retired. Many employers that once offered pensions are backing away these days — freezing their plans, closing them to new hires and/or offering lump-sum payouts. And those workers who have been left with only two income streams in retirement — their investment savings and Social Security — tend to look wistfully at people who still have that third predictable source of money to count upon. And they should. A robust and reliable pension plan is a beautiful thing. Unfortunately, even those whose workplace plans still exist can't always be sure they'll deliver on all that's been promised. The dollar amounts pre-retirees expect could be reduced if a plan experiences a serious shortfall. Both private and public pensions are struggling. A few examples: The Central States Pension Fund, which provides benefits to Teamsters drivers, proposed cuts of 50% or more for some beneficiaries to make up for its shortfall. (The Treasury Department turned down the request last year.) Despite legislative changes meant to stabilize five Illinois public retirement systems, they are still severely underfunded. And Illinois isn't alone: In June, Bloomberg reported that pension problems were worsening in 42 other states. According to the Pension Benefit Guaranty Corporation's 2016 Projections Report, issued in August, its Single-Employer Program (plans created and maintained by one company or closely affiliated companies) is improving, but its Multiemployer Program (plans created and maintained by two or more unrelated companies through collective bargaining) is getting closer to insolvency and is likely to run out of money by the end of 2025. What's happening? Well, for one thing, we're living longer than past generations — and many plans haven't adjusted. They were built with the assumption that most people would receive payouts into their 70s — not their 80s, 90s and even 100s. According to the Social Security Administration, about one out of every four 65-year-olds today will live past age 90, and one out of 10 will live past age 95. Another factor: If you're a Baby Boomer, interest rates are also much lower than when your parents retired. In the past, a pension-plan manager could rely on some fairly conservative investments, such as government and fixed-income bonds, and still make enough money for members. But years of declining bond yields have made it increasingly difficult. And managers typically don't — and shouldn't — invest in the kinds of stocks that are bringing in high yields today. They're supposed to act prudently, which makes it almost impossible to get the required returns. Hope for the best, but plan for the worst. Always. You need for a solid income strategy and a good Plan B, just in case the dire warnings about Social Security's shaky future come true and retirees' checks are reduced someday. The same holds true for pensions. If that income stream is an important part of your overall retirement plan, you need a backup — and you should be working on it now. Here are some things to consider: One way you can help make up for pension cuts by putting more money into your company's 401(k) plan. You should contribute at least what's required to get the maximum employer match. The maximum those under 50 can pump in for 2018 is \$18,500. If you're 50 or older, you also can make annual catch-up contributions of \$6,000, for a grand total of \$24,500. Or, if you're worried about a tax time bomb in retirement, look at funding a Roth IRA. If you won't need all your money for income right away after you retire, a deferred annuity can offer strong future income potential. In essence, you'll be setting up your own pension: A deferred annuity is a contract between you and an insurance company under which you make a lump-sum payment or series of payments and, in return, the insurer makes periodic payments to you starting on an agreed-upon date. Annuities typically offer tax-deferred growth on earnings and may include a death benefit that will pay your beneficiary a specified minimum amount. Just be sure you understand what you're getting, including all fees and any penalties. A good adviser acting in a fiduciary capacity can show you no-load, low-fee products. Life insurance is another option that is often overlooked. Indexed universal life policies (IULs) can provide guaranteed tax-advantaged lifetime income in retirement through loan provisions, but they also offer a traditional death benefit for your family. And policies may include additional benefits that are attractive to retirees, such as long-term care coverage. You and your adviser also should discuss the pros and cons of taking a lump-sum pension payout if one is offered. Personally, I'm a fan of taking the money. If you are disciplined and do a lump-sum rollover, you'll have more say over how your assets are allocated and you can work with your adviser to further enhance your retirement plan. We have to look at the world the way it is, not the way it used to be or the way we wish it was. Going forward, this generation of retirees — and those who follow — will likely have fewer guaranteed benefits but more control over their own money. Instead of wallowing in "if only," get to work now planning for a more secure future. Kim Franke-Folstad contributed to this article. This article was written by and presents the views of our contributing adviser, not the Kiplinger editorial staff. You can check adviser records with the SEC or with FINRA. Financial Advisor and President, Ronald Gelok and Associates

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