



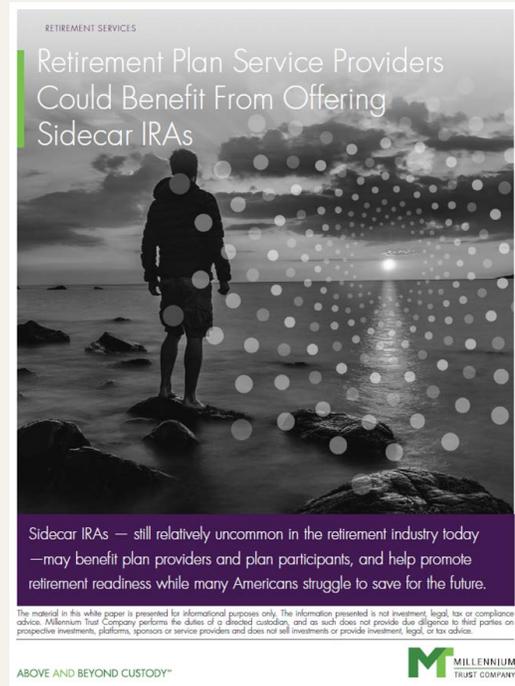
Retirement Services News

SEPTEMBER 2018 | ISSUE 10.3

Sidecar IRAs may benefit plan providers and plan participants

Retirement plan service providers are starting to take notice of an old idea that represents a new opportunity: The payroll deducted Roth IRA (sometimes called a "sidecar" IRA). It's a tool that could encourage higher savings rates and improve retirement outcomes, while helping plan providers strengthen relationships with plan sponsors and participants.

[Download Whitepaper](#)





Regardless of whether the address was bad, the check was lost, or the recipient just never bothered to cash it, plan sponsors need a solution for the uncashed checks that remain in their plan. Learn more about uncashed checks and how Millennium can provide a solution.

[Watch Video >](#)

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Dedicated Contact for Consultant Relationships

Maintaining a good relationship with our contacts has always been a priority to Retirement Services. As we continue to grow, we add resources in every aspect of our business. We continue to add to our team and are excited to introduce our dedicated contact for consultant relationships, Ryan Whittington.



[Follow Ryan >](#)

See What's New: Retirement Services Blog Posts



How Clean Is Your Plan Data?

SEPTEMBER 11, 2018 | By Terry Dunne

[Read Blog Article >](#)

Retirement

The Power of Automatic Enrollment

As of June 30, 2017

Automatic Enrollment plans	Voluntary Enrollment Plans	100% on Annual Income	90% on Annual Income	All	Total
Number of Plans	156	211	66	277	473
Number of eligible employees listed between 1/1/2014 - 12/31/16	274,962	253,116	62,366	315,482	590,444
Number of eligible employees listed between 1/1/2014 - 12/31/16 and active as of June 30, 2017	140,888	148,040	38,404	186,464	347,352
Participation Rate	47%	93%	91%	93%	72%
Participant Demographic Characteristics					
Median Participant Account Balance	\$7725	\$6655	\$7674	\$6875	\$7108

Source: Vanguard, 2018

Necessity Drives Adoption of Automatic Rollovers

SEPTEMBER 6, 2018 | By Terry Dunne

[Read Blog Article >](#)

YEAR-END NOTIFICATION

The countdown to year-end has begun. With 2019 approaching, now is a great time to roll over your former plan participants to save money and reduce fiduciary liabilities. [Thousands of companies](#) like yours utilize Millennium Trust's Automatic Rollover Solution to easily remove costly, small-balance accounts of former employees from their plans. Let us help you end the year on a high note while reconnecting your participants with their retirement funds.

[Get started today >](#)

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