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The Pension Insider

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The Pension Insider is a monthly newsletter developed for Actuaries, Third Party Administrators, Attorneys, and Consultants who work in the pension arena. The Pension Insider was created to share ideas, success stories, coming events, and industry specific articles.

BCG Terminal Funding Company specializes in settling pension liability for terminating and ongoing pension plans.

Pension Risk Consultants

Today's Solutions for Tomorrow's Needs.

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Rate Update

As we read in the article from [Plansponsor.com](#) even frozen defined benefit plans need to be amended for changes in the laws.

Frozen DBs Still Need to be Amended for Law Changes

September 26, 2013 (PLANSPPONSOR.com) - Just as with active plans, a frozen defined benefit (DB) plan must comply with the requirements of Internal Revenue Code Section 401(a) to retain its tax-qualified status.

If plan sponsors don't amend their frozen plans for current law by the required deadlines, their plans could become disqualified, the Internal Revenue Service (IRS) warned in its recent Employee Plans News newsletter.

During the Frozen Plan Amendments project, the Employee Plans Compliance Unit looked at whether sponsors of frozen defined benefit plans had amended their plans for the Economic Growth and Tax Relief Reconciliation Act of 2001 (EGTRRA). Plan sponsors who adopted pre-approved plan had until April 30, 2012, to adopt their EGTRRA plan restatement, and sponsors of individually designed plans should have amended for EGTRRA during their five-year remedial amendment cycle that is generally based on the last digit of their employer identification number (EIN). [click here](#)

BCG Terminal Funding Co. is again named in the Top 100 by PLANADVISER for 2013

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The PLANADVISER Top 100 Advisers is a listing of the advisers and adviser teams competing for the annual PLANSPPONSOR Retirement Plan Adviser and Adviser Team of the Year awards who stand out in terms of a series of quantitative measures.

For the 2013 list, we added a new category alongside the individual and team categories: multi-office team. As for how

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they are defined: An individual adviser is a single adviser with one group of clients; a team is a group of two or more advisers in one office location who collectively serve one group of clients, sharing relationships and sales and using the same client support team; a multioffice team is a group of two or more advisers across multiple office locations who share support staff and follow the same guidelines and procedures to serve clients.

[click here](#)

[Annuity Rates](#)

Standard Pension Closeout/Terminal Funding Case Rates

No lump sums, no disability or unusual provisions

Immediates - 3.45%

Deferreds - 3.90%

50/50 Split of Immediates and Deferreds - 3.68%



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