

Question of the Week

2025 Question of the Week Summary

Plan Administration

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Plan administration is a broad and varied task including the design of the retirement plan, but also related benefits, compliance concerns, and managing and monitoring payroll vendors, recordkeepers, and advisors. Administrations questions asked this year ranged from related savings topics such as ESAs, 529 plans, ABLE accounts, trump accounts, and employee choice programs, to managing small unclaimed balances, mail fraud, and committee meetings. If you have a plan administration question you would like us to ask next year, send it to research@psca.org.

February 17, 2025: Rolling Small Balances to State Unclaimed Property Funds

The DOL recently stated that plan sponsors can roll small balances (less than \$1,000) to state unclaimed property funds – are plan sponsors considering this option? [Read more>](#)

March 10, 2025: Frequency of Retirement Plan Committee Meetings

Is there a best practice or standard for how frequently your retirement plan committee should meet with the plan's recordkeeper and/or advisor? [Read more>](#)

March 17, 2025: ESAs and 401(k)s

Most organizations are not providing any access to emergency savings accounts. [Read more>](#)

March 24, 2025: Most Challenging Plan Administrative Tasks

Compliance testing and employee education are the top two administrative challenges cited by plan sponsors. [Read more>](#)

April 7, 2025: Regulatory Compliance Concerns

Keeping up with the constantly changing regulatory landscape is the number one compliance concern for plan sponsors. [Read more>](#)

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May 12, 2025: Total Reward Statements

Do companies provide a total rewards statement to employees to show the total value of all benefits provided alongside their compensation? [Read more>](#)

May 19, 2025: Employee Choice Programs

More than half of plan sponsors like the idea of an employee choice program where part or all of an employer's typical retirement plan contribution can be allocated to a benefit plan designated by the participant (HSA, HRA, Student loan, etc.), though most have administrative concerns.

[Read more>](#)

May 27, 2025: Mail vs. Wire Fraud: What's the Bigger Risk to Retirement Plan Balances?

Which is perceived as the safer way to transfers funds from one retirement account to another – check or electronic transfer? [Read more>](#)

June 16, 2025: Frequency of Participant Education Campaigns

Though half of plan sponsors provide resources throughout the year, many state employee use of those resources remains low. [Read more>](#)

June 30, 2025: Employer Contributions to 529 Plans

Some organizations are interested in providing tax-free employer contributions to 529 plans, though most are concerned about fairness. [Read more>](#)

August 18, 2025: Employer Assistance with Able Accounts

Seventy percent of employers do not currently provide any assistance to employees with ABLE accounts – but there is a lot of interest. [Read more>](#)

August 25, 2025: Providing Pre-Retiree Resources

What is the best way to provide information to participants nearing retirement age? [Read more>](#)

September 2, 2025: Employer Thoughts on Trump Accounts

Most employers are not interested in contributing to Trump Accounts as a benefit. [Read more>](#)

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October 6, 2025: Certified Wishes

Advanced plan design, NQDC plans, and HSAs among the topics plan sponsors would like certified training about. [Read more>](#)

October 13, 2025: Document Dilemma

Most plan sponsors are searching through plan documents for details at least a few times a year, and a third are doing so at least monthly. How easy it is for them to find what they need? [Read more>](#)

October 20, 2025: Use of Retirement Plan Advisors

Nearly ninety percent of plan sponsors use a retirement plan advisor. [Read more>](#)

November 10, 2025: Plan Sponsor Priorities for 2026

Roth treatment of catch-up contributions to currently top of mind for most sponsors, but what other plan changes or priorities will they be focused on in the new year? [Read more>](#)

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