



## Question of the Week

### 2025 Question of the Week Summary

#### Investment Questions

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PSCA asked a variety of investment-focused questions in 2025 from newer alternatives such as ESG funds, Crypto, and private market investments to evolving existing products such as managed accounts, brokerage windows, and customized target-date funds. Though few plan sponsors have interest in some of the newer alternative investment products at this time, there is some growing interest in brokerage windows, managed accounts, and customized target-date funds. Below is a compilation of these questions, which provide additional insight into plan sponsors' perspectives on the evolving investment landscape.

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#### February 03, 2025: Recent Lawsuit Cooling ESG Interest

Nearly 30 percent of plan sponsors who offer, or are considering offering, an ESG fund are reconsidering it in light of a recent judgement against American Airlines. [Read more>](#)

#### February 17, 2025: Brokerage Versus Managed Accounts in a DC Lineup

Most plans offer a brokerage window or a managed account for participants - and some plans offer both. [Read more>](#)

#### March 3, 2025: Are Plan Sponsors Outsourcing Their Investment Management?

Nearly half of plan sponsors use a 3(38) investment manager to manage their plan's investment lineup. [Read more>](#)

#### April 14, 2025: Capital Preservation Preference

Half of respondents prefer stable value funds in their plan's lineup, while 30 percent prefer a money market. [Read more>](#)

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## *Question of the Week*

### **June 9, 2025: With Guidance About Crypto Rescinded, Will Plan Sponsors Offer It?**

The majority of plan sponsor still do not offer, and will not consider offering, cryptocurrency in their retirement plan lineups, though some have it available through their brokerage windows and 20 percent are likely to will consider it in the future. [Read more>](#)

### **July 21, 2025: Real Estate Investment Options in Retirement Plans**

Thirty percent of plans offer a real estate investment option in their core lineups. [Read more>](#)

### **August 3, 2025: ETFs in Retirement Plans**

Very few plans include Exchange Traded Funds in their lineups – why not?

[Read more>](#)

### **September 22, 2025: Are Plan Sponsors Considering Private Market Investments?**

Most plan sponsors are not considering adding private market investments to their investment lineups, though twenty percent are open to considering it in the future. [Read more>](#)

### **November 17, 2025: Equity and Income in Your TDF**

Are plan sponsors interested in adding customized target-date funds that include embedded annuities and/or private equity? [Read more>](#)

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