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FULFILLING THEIR FIDUCIARY OBLIGATIONS WHEN BUSINESS ARRANGEMENTS ARE UNCLEAR OR UNDISCLOSED"; "A Sponsor's Failure to Clearly Define Fiduciary Relationships Can Lead to Gaps in Oversight"; "Sponsors Cannot Fulfill Their Fiduciary Obligations without Disclosures about Compensation Arrangements and Potential Conflicts of Interest"; "Various Ways to Improve Fiduciary Oversight Have Been Proposed"

"LABOR MONITORS SPONSORS' OPERATION OF 401(K) PLANS AND HAS MADE PROGRESS ON RECENT REGULATORY INITIATIVES""Labor Investigates Fiduciary Breaches and Conducts Outreach to Educate Plan Sponsors"; "Labor Has Made Some Progress on Relevant Regulatory Initiatives but Legislation Could Also Promote Fiduciary Oversight"; "Status of Initiative on Disclosure by Plan Sponsors to Participants"; "Status of Initiative on Disclosures by Service Providers to Plan Sponsors"; "CONCLUDING OBSERVATIONS"; "AGENCY COMMENTS AND OUR EVALUATION"; "APPENDIX I: SCOPE AND METHODOLOGY""RETIREMENT SECURITY HEARING-ORSZAG TESTIMONY""TURMOIL IN FINANCIAL MARKETS"; "PRIVATE-SECTOR PENSION PLANS"; "Defined-Benefit Pension Plans"; "Defined-Contribution Pension Plans"; "STATE AND LOCAL PENSION PLANS"; "HOUSEHOLDS' ASSETS AND RETIREMENT BEHAVIOR"; "MITIGATING FINANCIAL MARKET RISKS"; "End Notes"; "STRENGTHENING WORKER RETIREMENT SECURITY HEARING - AMERICAN BENEFITSCOUNCIL WHITE PAPER"; "INTRODUCTION"; "Defined Contribution Plans Reach Tens of Millions of Workers and Provide an Important Source of Retirement Savings""Employers Make Significant Contributions Into Defined Contribution Plans"
