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"LABOR MONITORS SPONSORSa€? 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""; ""HOUSEHOLDSa€? ASSETS AND RETIREMENT BEHAVIOR"; ""MITIGATING FINANCIAL MARKET RISKS""; ""End Notes"": ""STRENGTHENING WORKER RETIREMENTSECURITY 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""