



February 2018

Governance & Accountability Institute shares timely news, insights and perspectives with corporate managers in key topic areas:

- ⦿ *Corporate Citizenship,*
- ⦿ *Corporate Responsibility,*
- ⦿ *Corporate Sustainability,*
- ⦿ *Community Affairs, and*
- ⦿ *Sustainable Investing.*

To the Point! is a fee-based educational resource for corporate executives and managers distributed each month with periodic brief updates for critical items.

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ABOUT THOSE CORPORATE EMPLOYEE PENSION PLANS –The Focus is Increasing on the Shortfalls...and Remedies

There are 200 U.S. “multi-employer” pension plans at risk, covering 1.5 million American workers. (Companies and worker unions co-manage the plan.)

The stress: there is not enough money in plans to cover “the promise” made to the workers — who according to all of the surveys, need the money for retirement (Americans simply do not save enough for the Golden Years). The Boston College Center for Retirement Research explains that the 1,400 multi-employer plans have a half-trillion-dollar “hole) of liabilities that are unfunded (\$500 billion plus). What to do? What Are the Consequences for the American Corporate Community? For Investors in under-funded plan risk?

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