



## The Discretion Decision: 3(21) Versus 3(38), What to Know about Annuities, and Cybersecurity in Retirement Plans

### Episode 29

In episode 29 of *Revamping Retirement*, Jennifer Doss and Scott Matheson are joined by Jenny Eller, principal and chair of Groom Law Group's Retirement Services Practice Group and Fiduciary Practice. Jenny shares her perspective on plan sponsor considerations for selecting a nondiscretionary or discretionary advisor, the reasons behind the trend toward 3(38) investment manager discretionary services, and how outsourcing investment responsibilities can impact—or even mitigate—risk in this litigious environment.

In *Minute with Mike*, Mike Webb discusses what plan sponsors need to know about in-plan annuities. Later, Jon Meyer, CAPTRUST's chief technology officer, provides some actionable steps based upon the DOL's recent guidance that retirement plan sponsors can take to protect themselves and their participants from cybersecurity threats.