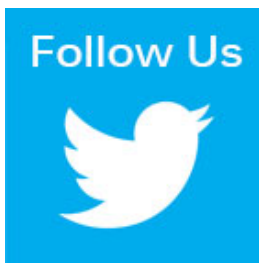


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GG&G News - Employee Benefit Plan Audits

Landmark Case on Fiduciary Role in 401(k) Plans



After a nearly ten year journey through the courts, this August the U.S. District Court for the Central District of California reversed an earlier decision on a landmark case and ruled that plan fiduciaries continue to have responsibility for employee benefit plans (such as 401(k) plans) even after initial investment decisions have been made.

Plan fiduciaries (typically the business or business owner) will now have to spend more time and become more actively involved in the management of investments, including decision making regarding the share class of investments in the portfolio.

This presents a significant challenge to plan fiduciaries, many of whom have traditionally trusted an outside plan advisor or manager to make investment choices. The court's ruling means that plan fiduciaries must remain more fully engaged in investment decisions in order to fulfill their fiduciary responsibilities. [Read more here.](#)

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Employee Benefits

Long-Term Care Insurance Can Be a Tax-Free Perk



For tax purposes, long-term care insurance grows more attractive depending on who buys the policy. There's a big difference in the tax implications of a policy purchased by you as an individual and the same policy purchased by your business. To find out how to maximize the tax benefits before buying, read the "Full Article."

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Retirement Plans

The Small Business Owner's Guide to the 401(k)



Retirement accounts of the 401(k) variety have been around for quite some time. Yet many employees do not understand the implications. For example, many reach retirement and begin drawing down their 401(k) accounts. When tax time rolls around, they're shocked to learn those distributions are taxable. That is, unless the account has a Roth option. Keep reading to learn more about what you may want to tell employees.

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Benefits Administration

Are You Paying Too Much in Workers' Comp Premiums?



Workers' compensation is an unavoidable fact of life for business owners -- as it should be. It serves as an important safety net, covering both the employees and the employer, from uncontrollable liability. Unfortunately, it is sometimes taken advantage of -- or unwittingly misused -- causing costs to skyrocket. Continue reading for details.

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-New England Sports Network (NESN)

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