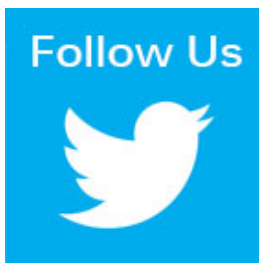


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### GG&G News - Employee Benefit Plan Audits

#### Kevin F. Howley, CPA Joins Gray, Gray & Gray as Partner



It is with great pleasure that we welcome [Kevin F. Howley, CPA](#) as a new partner at Gray, Gray & Gray! Kevin brings more than 35 years of experience to Gray, Gray & Gray's Emerging Business Practice Group. He has helped hundreds of companies evolve from a bright idea to a brilliant business model.

"Kevin Howley's experience with start-up and growth stage businesses will be an important asset for our clients," said Joe Ciccarello, Managing Partner of Gray, Gray & Gray. "The Boston area and New England region remain a hotbed for new initiatives and ideas, and we are now ideally situated to provide them the financial, tax and management advice and support that are so necessary to their success."

*Welcome to the team, Kevin!*

[Read the press release here.](#)

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#### Have You Registered? Gray, Gray & Gray's Year-End Business Planning Seminar



***Where is Your Business Heading in 2018?*** Gray, Gray & Gray has assembled a lineup of leading business authorities to provide expert insight and actionable recommendations for making the future a bright one for your business. **Join us as our guest for the following sessions:**

- What's Your Magic Number?**
- Tax Update**
- Cyber Security**
- The Outlook for Business One Year into the Trump Presidency**

[Click here for more information and to register today.](#)

## Employee Benefits

### Tax Consequences of Borrowing From a Retirement Plan



**Under some** circumstances, employees can borrow from their retirement accounts, depending on the type of plan. But should they? Only if they are aware of the tax consequences and implications a loan can have on the future of retirement funds. This article answers frequently asked questions about how much employees can borrow, whether the interest is deductible and other issues to consider before taking a loan.

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## Benefit Tax Issues

### Tax-Wise Way to Pay Medical Costs



**There's a relatively new option** to pay for out-of-pocket health costs. It's called a Health Savings Account and it provides individuals and businesses a tax-advantaged vehicle to pay medical bills. And unlike flexible spending accounts which have a "use it or lose it" feature, you don't have to zero out the account every year. You can carry over any unused portion to the next year. Here are the details.

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## Retirement Plans

### Find Problems With Benefit Plans Before the IRS Does



**The IRS** routinely conducts audits involving qualified employee benefit plans. The ultimate punishment the IRS can impose if it uncovers compliance errors is disqualification of a plan. There are also penalties and fees that can be devastating to a business. Fortunately, an employer might be able to identify and correct some problems with its qualified plans before an audit. Keep reading to learn details.

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"We formerly had our employee benefit plan audit with one of the 'Big Four' national accounting firms, but knew that we were not getting the attention and service we needed. Making the switch to Gray, Gray & Gray was like night and day! We are getting the same degree of competence and experience, but with a much higher level of service. At much more reasonable fees, too!"  
-New England Sports Network (NESN)

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