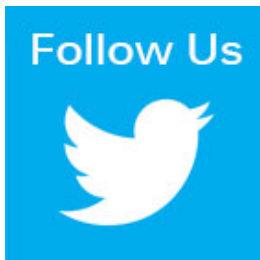


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### GG&G News - Employee Benefit Plan Audits

#### Gray, Gray & Gray's Annual Year-End Tax & Business Planning Seminar Recap



Thank you to everyone who participated in Gray, Gray & Gray's 2018 Year-End Business Planning Seminar yesterday. This year's half-day seminar was jam-packed with critical information to help you achieve success in 2019. We hope that you enjoyed the presentations and panel discussions, and will put this information to work for your business.

Special thanks to all of our presenters, moderator and panelists - including Jim DeLeo, Kelly Berardi, Brad Carlson, Derek Rawls, Jack Cashman, Dan Romano, Bobby Garrett, Derrick Rebello, David Robinson and Chris Hennessey - for sharing their knowledge of the latest on tax reform and the new tax law, protecting your corporate and personal data from cyber criminals, M&A trends, employment law, and a current look at the state of the economy and the potential impact on businesses in the U.S. and around the globe.

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**Happy Thanksgiving from our family to yours!**



We wish you a day full of family, friends, food and fun! Each year during this time, we reflect on what we are most grateful for. We are thankful for our continued partnership with you and all of our clients as well as our team members who we consider to be the best in the industry.

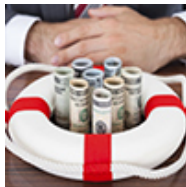
Thank you for your continued loyalty. We look forward to serving you in the years ahead!

*Please note Gray, Gray & Gray's offices will be closed Wednesday, November 21st, through Friday, November 23rd, in celebration of the holiday. We will resume normal business hours on Monday, November 26th.*

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## Employee Benefits

### Be Careful to Document Hardship Distributions and Plan Loans



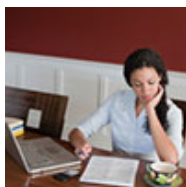
The IRS is cautioning plan administrators that they need to keep documentation for all employee loans from qualified retirement plans. The same is true for hardship distributions made to employees. This article explains the basics about plan loans and hardship distributions, along with the paper or electronic records that must be kept.

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## Benefits Administration

### Duties of an ERISA Plan Administrator



Administering ERISA plans on behalf of employees is a big job, with some important responsibilities. If you're the plan administrator, you're expected to perform a critical function for your employer that requires a lot of time, care, attention to detail and personal integrity. This article takes a look at what plan administrators must do.

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## Benefit Tax Issues

### Protect Your Company's Plan From an IRS Attack

If your business sponsors a retirement plan, you must invest prudently and stay in compliance with numerous complex federal requirements. If you don't follow the rules, the IRS could



disqualify your plan. Here are some steps to help keep you from falling into a costly noncompliance trap.

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*Reuters.com - Mon, 26 Nov 2018 11:57:21 -0500*

### **Wall Street rises on gains in retailers as Cyber Monday begins**

*Reuters.com - Mon, 26 Nov 2018 11:57:03 -0500*

### **GM to slash jobs and production, cancel some car models**

*Reuters.com - Mon, 26 Nov 2018 11:54:32 -0500*

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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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