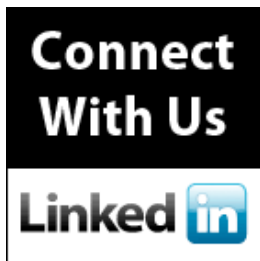
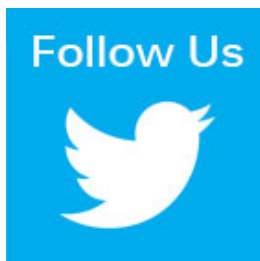




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## GG&G News - Employee Benefit Plan Audits

### Happy 4th of July



Thank you to all of the brave men and women who serve and protect to make our freedom possible.

Happy Independence Day to all of our clients, team members and friends of the firm. We wish you and yours a happy and safe July 4th holiday!

*Please note: Gray, Gray & Gray's offices will be closed on Thursday, July 4, 2019 in observance of the holiday.*

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## Employee Benefits

### Weigh Three IRA Options



**Retirement plans** help ensure future financial security for you and your employees, but choosing the right one can be complex. Read on to learn about three pensions that may be good choices for your business, depending on how much you want to contribute, whether you have employees and how large your enterprise is.

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## Benefits Administration

### What if an Employee Has Military Duty?



**If you're** fortunate enough to employ members of the Reserve or National Guard, chances are, they're among your best workers. That makes it that much harder to do without their help if these employees get called to away to serve the country. As an employer, you need to be aware of your responsibilities in regard to giving Reserve and National Guard members the time off they need. This article explains.

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## Benefit Tax Issues

### Tax-Wise Way to Pay Medical Costs



There's an [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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## Latest Headlines

### **Ryanair halves 2020 growth plans on Boeing MAX delays**

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*Reuters.com - Tue, 16 Jul 2019 08:31:16 -0400*

### **Johnson & Johnson beats profit estimates on pharma strength, raises sales outlook**

*Reuters.com - Tue, 16 Jul 2019 08:23:42 -0400*

### **JPMorgan profit beats estimates on lending strength; net interest margin dips**

*Reuters.com - Tue, 16 Jul 2019 08:20:32 -0400*

### **Ryanair says passenger total for current year may miss target**

*Reuters.com - Tue, 16 Jul 2019 08:20:01 -0400*

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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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