

Personal Info
 Saved Articles
 Refer Colleague
 Unsubscribe
 Feedback



Your Privacy
 Disclaimer of Liability

© 2014, Powered by BizActions



GG&G News - Employee Benefit Plan Audits

What Your Employees Should Know About Obamacare



By John W. Cashman, Jr., CPA, CFP
 Gray, Gray & Gray, LLP

There have been millions of words written about the Affordable Care Act - more commonly known as Obamacare - and how it will affect large and small employers, as well as the requirements being put in place for individual health care coverage. But little information has been made available about the critical intersection between employer and employee. *What should you be telling your employees about their healthcare coverage in light of the implementation of Obamacare?*

[Click here to learn more.](#)

[Full Article](#) [Save Article](#) [Email GG&G](#) [Share This](#)

Timely Opportunities

Businesses: Tame the Variable Interest Rate Rollercoaster



All good things must come to an end, including the historic low interest rates that borrowers have enjoyed over the last few years. As the economy slowly heats up, interest rates will eventually rise. So if you have substantial variable-rate loans on the books, now may be a good time to lock into a fixed-rate payment. Here are some options to consider.

Copyright © 2014

[Full Article](#) [Save Article](#) [Email GG&G](#) [Share This](#)

'Heartbleed' Bug: Eight Tips to Protect Yourself Online



A new security bug called "Heartbleed" has made Internet users vulnerable to having their personal information stolen. This includes credit card information, passwords, user names and other sensitive data. Here's a quick explanation of the problem, along with eight tips to help protect yourself online.

Copyright © 2014

[Full Article](#) [Save Article](#) [Email GG&G](#) [Share This](#)

Find Problems With Benefit Plans Before the IRS Does



The IRS is conducting more audits involving qualified employee benefit plans. The ultimate punishment the IRS can impose 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 before an audit. Click "Full Article" for a list of compliance errors, along with IRS programs to fix inadvertent problems.

Copyright © 2014

[Full Article](#) [Save Article](#) [Email GG&G](#) [Share This](#)

Benefits Administration

Being Prepared Helps Ensure Successful HSA Rollout



Making the switch from a traditional health care plan to health savings accounts (HSAs) might confuse your employees. But once they know how HSAs work, they might like them even better than traditional health coverage. The key is to lay a foundation of information in advance. Keep reading for some considerations to help successfully implement an HSA plan at your company.

Copyright © 2014

[Full Article](#) [Save Article](#) [Email GG&G](#) [Share This](#)

Benefit Tax Issues

Qualified Roth 401(k) Distributions Are Tax-Free



As with most areas of federal tax law, the guidelines governing Roth 401(k) distributions are complex. However, IRS rules regarding this issue offer guidance. Click "Full Article" to learn more about how these rules can help you review your 401(k) plan and administrative practices for compliance.

Copyright © 2014

[Full Article](#) [Save Article](#) [Email GG&G](#) [Share This](#)

Latest Headlines

Deutsche Bank denies report its CEOs' jobs are at risk

Reuters.com - Wed, 16 Apr 2014 13:44:27 GMT

Fed should try to align projections with policy statement: Lockhart

Reuters.com - Wed, 16 Apr 2014 13:34:34 GMT

Wall Street climbs after China data; Yahoo jumps

Reuters.com - Wed, 16 Apr 2014 13:34:10 GMT

China Q1 GDP at 18-month low, to cut reserve ratio for small banks

Reuters.com - Wed, 16 Apr 2014 13:26:56 GMT

GM to seek court protection against ignition suits

Reuters.com - Wed, 16 Apr 2014 13:25:15 GMT

Saved Articles

View Report

- No saved articles.

Disclaimer of Liability

Our firm provides the information in this e-newsletter for general guidance only, and does not constitute the provision of legal advice, tax advice, accounting services, investment advice, or professional consulting of any kind. The information provided herein should not be used as a substitute for consultation with professional tax, accounting, legal, or other competent advisers. Before making any

decision or taking any action, you should consult a professional adviser who has been provided with all pertinent facts relevant to your particular situation. Tax articles in this e-newsletter are not intended to be used, and cannot be used by any taxpayer, for the purpose of avoiding accuracy-related penalties that may be imposed on the taxpayer. The information is provided "as is," with no assurance or guarantee of completeness, accuracy, or timeliness of the information, and without warranty of any kind, express or implied, including but not limited to warranties of performance, merchantability, and fitness for a particular purpose.

To ensure compliance with requirements imposed by the IRS, we inform you that any tax advice contained in this communication (including any attachments) is not intended or written to be used, and cannot be used, for the purpose of avoiding penalties under the Internal Revenue Code.

Investment advisory services offered through Gray Equity Management, LLC. Gray Equity Management, LLC is not affiliated with 1st Global Capital Corp. Securities offered through 1st Global Capital. Corp., Member FINRA, SIPC, (800) 959-8440