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

#### Taxes: Wrapping Up 2013 and Looking Forward to 2014

By Jack Cashman  
*Gray, Gray & Gray, LLP*



Now that the annual tax filing deadline has passed, let's take a look at what effect the most complex and complicated tax season ever has had on American taxpayers.

Some high-income taxpayers in the U.S. paid an effective tax rate (the combination of federal and state taxes) as high as 50% of income for the 2013 tax year. This eye-opening rate includes a federal tax rate that was nearly 30% higher than in 2012, thanks to increases in ordinary and investment tax rates, the new health care tax, and reinstatement of limitations on many deductions. [Read more here.](#)

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### Timely Opportunities

#### How to Handle IRS Notices



The IRS sends millions of tax notices to taxpayers every year, so don't panic if one unexpectedly arrives in your mailbox. Many are routine and computer-generated. You may not even need to speak directly with anyone at the IRS to clear things up. In this article, we discuss the common types of federal tax notices and how to handle them with confidence.

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### Employee Benefits

#### What Should an Employer Offer in its 401(k) Plan?



What does a good 401(k) plan include? There is no one-sized fits-all answer to this question: You need to look at your employees and consider where they are in their financial lives -- and then offer investment options that are relevant for them. This article explains what the federal government offers employees and why it can be a good model for other employers.

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### Benefits Administration

## Are You Paying Too Much in Workers' Compensation Premiums?



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

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## Benefit Tax Issues

### Audit Your Retirement Plan Before the Feds Do



Many companies are unaware their retirement plans have problems until they are audited by the IRS or investigated by the Department of Labor. However, by self-auditing your plan, you can identify and correct any problems *before* the federal government initiates an investigation. Continue reading for six areas which can get your company in trouble.

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34 Southwest Park Westwood, MA