

Don't Like Paying for Your 401(k) Audit? Here's an Alternative.

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Companies set up a 401(k) plan for their employees for many reasons. As a vehicle that can help supplement social security income for their employees' retirement years, a 401(k) is an important recruiting and retention tool and an excellent alternative to a traditional, company-funded pension plan. The company, as the plan sponsor, can incur significant expenses in establishing and maintaining a 401(k) plan. If the company is lucky enough to be growing and reach 100 or more employees, an additional plan expense comes into play: an annual plan audit.

There is a way to avoid paying for an annual 401(k) audit, or other benefit plan expenses for that matter. Click here to learn more.

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# **Timely Opportunities**

# Tax Identity Theft Is a Growing Problem

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There are so many different ways for criminals to commit identity theft, including stealing a person's identity by filing tax returns in his or her name. The number of tax identity theft cases has skyrocketed in the past few years, according to a recent government report. This article explains the problem, as well as a new IRS program to help combat tax ID theft.

Criminals prey on grandparents: We'll also tell you about a recent scam that takes advantage of senior citizens' love and concern for their grandchildren.

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#### Hire the Right Person — And Stay Out of Trouble Doing It



It's a challenge finding employees with the right skills who fit into your company. But you also need to avoid conversations that could lead to costly litigation and discrimination claims. Here are some techniques that interviewers need to know and some questions you should *never* ask. Copyright © 2012

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