

Personal Info
 Saved Articles
 Refer Colleague
 Unsubscribe
 Feedback



Your Privacy
 Disclaimer of Liability

© 2013, Powered by BizActions

GG&G News - Employee Benefit Plan Audits

Breaking News: Seminar Registration Deadline Extended to October 9th!



Due to the overwhelming popularity of Gray, Gray & Gray's October 1st Year-End Planning Seminar, we've increased the capacity and **extended the registration deadline** for our October 16th seminar in Westborough, MA!

Don't let this second chance pass you by. **Register by October 9th** and join us to learn how you could better manage your finances and your life. Our all-star lineup of presenters includes thought leaders in Boston's accounting, tax, legal and investment communities.

Wednesday, October 16, 2013
 Hilton Doubletree Hotel
 Westborough, MA

Click here to learn more and to register for Gray, Gray & Gray's October 16th Year-End Planning Seminar.

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

Timely Opportunities

Sell Underwater Incentive Stock Option Shares before Year End



If you have underwater shares from exercising an incentive stock option earlier this year, selling before year end could help you avert a big alternative minimum tax (AMT) hit. These employer stock options have federal tax advantages but a special set of AMT rules apply when you exercise and sell shares acquired by exercising them. This article explains the complex rules that affected taxpayers face.

Copyright © 2013

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

Employee Benefits

DOL Proposes to Expand Plan Fiduciaries for Giving Investment Advice



Perhaps in an effort to protect investors from bad advice, the Department of Labor is tightening the definite of "fiduciary" to include a great many more individuals. That means people giving investment-related advice may be held to the same high standards as plan fiduciaries, regardless of their personal or professional interests in the plan. Here is a rundown of the DOL expanded definition of fiduciary.

Copyright © 2013

Benefits Administration

Dependent Eligibility Audits Emerge as Cost Cutting Tool



In the face of ever-rising health insurance costs, employers who provide coverage need to take every legitimate measure to hold costs down. Eligibility audits eliminate people from a plan who are not entitled to coverage, such as an ex-spouse of a staff member. This may not be popular with employees, but for companies that are watching costs, an eligibility audit may be just what is needed to keep health insurance in place.

Copyright © 2013

Benefit Tax Issues

Plan Ahead to Make Company-Paid Disability Benefits Tax-Free



Company-paid disability insurance provides protection in the event you suffer a disability or become so ill that you're unable to work. But the value of long-term disability insurance benefits can be eroded if you have to pay taxes on them. Here's an explanation of the rules, along with a strategy your company may want to implement to transform taxable disability benefits into tax-free payments for owners and executives.

Copyright © 2013

Latest Headlines

Wall Street ends lower on worries of prolonged shutdown

Reuters.com - Wed, 02 Oct 2013 20:57:05 GMT

Obama: Fed chair will prevent asset bubbles, focus on jobs

Reuters.com - Wed, 02 Oct 2013 20:48:10 GMT

BlackBerry shares rise on possible Cerberus bidding interest

Reuters.com - Wed, 02 Oct 2013 20:45:06 GMT

BP's well control executive says was unprepared for U.S. Gulf blowout

Reuters.com - Wed, 02 Oct 2013 20:44:39 GMT

Danone wants full compensation from Fonterra after recall

Reuters.com - Wed, 02 Oct 2013 20:23:22 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

34 Southwest Park Westwood, MA 02090