



# Bringing Employee Benefit Plan Audits Into Focus

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## GG&G News - Employee Benefit Plan Audits

### Happy Halloween from Gray, Gray & Gray



Gray, Gray & Gray's Annual Halloween Party was a *spooktacular* event for team members and their families!

Team members showed their Halloween spirit and creativity by decorating their work areas and passing out candy. Guests enjoyed trick or treating throughout the office by stopping at each workspace. Activities ranged from a witch hat toss to pumpkin decorating, candy apple making, mystery bowls, face painting, poke a pumpkin, a costume parade, a balloon artist, and party-goers dined at our "little monsters" buffet. Congratulations to all of the costume and work area decorating contest winners. *Be sure to watch our [Facebook page](#) for event photos coming soon.*

We wish everyone a fun and safe Halloween!

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### Don't Miss Gray, Gray & Gray's 2015 Year-End Business Planning Seminar!



Get set to **ELEVATE** your business strategy at Gray, Gray & Gray's 2015 Year-End Business Planning Seminar!

We've looked at our close working relationships with over 4,000 clients and identified the current trends of what the best and brightest companies are doing. This November, we'll share these best practices with you! **Register now to learn tactical tips and strategies to plan for a successful year ahead.**

*Seminar will take place at Gray, Gray & Gray's office in Canton, MA. Space is limited, so be sure to reserve your spot early.*

**November 4, 2015 - Canton, MA *\*Exclusively for Clients\****  
**November 5, 2015 - Canton, MA**

[Click here for more seminar details and to register today.](#)

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## Employee Benefits

### Retirement Plans Can Be Disqualified for Not Keeping Up with Changes



**For trustees of** small business retirement plans, tax law changes and administrative details may seem trivial or irrelevant. But they may actually be critical to maintaining the plan's tax-favored qualified tax-exempt status. If a plan is disqualified, it can trigger serious problems. In one Tax Court case, a plan was disqualified after it was not amended to reflect tax law changes and the business owner refused to come into compliance. Here are the details, along with an explanation of what can happen to businesses if something similar happens with their plans.

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## Retirement Plans

### Improving 401(k) Performance: A Timely Refresher Course



**With countless business** priorities to be concerned about, it's easy to lose sight of the degree to which employees are taking advantage of your company's 401(k) plan. That is, until the report rolls in, showing that although your head count went up, the number of plan participants went down. Or upper level managers may complain if your plan is determined to be "top heavy," restricting the ability of those managers to maximize their retirement savings. How do you turn the tide?

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## Benefits Administration

### Reduce Expenses By Monitoring Dependent Benefit Eligibility



**The cost of providing health insurance** is a growing concern among most employers, and there doesn't appear to be relief on the horizon. If your plan includes a large number of employee dependents, this might be a good time to reexamine their eligibility. Removing those who, for any reason, are no longer eligible could save substantially on the cost of providing health insurance.

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