

Bringing Employee Benefit Plan Audits Into Focus

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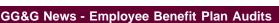
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Department of Labor: Audit Quality Matters

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The U.S. Department of Labor (DOL) oversees the annual audits of more than 81,000 employee benefit plans. Recently, the DOL sent out a letter (via email) to tens of thousands of benefit plan administrators regarding audit quality. Perhaps you received one yourself.

The letter went out because the DOL is deeply concerned that a significant number of benefit plan audits include deficiencies that, in their words, "put \$653 billion and 22.5 million plan participants and beneficiaries at risk."

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Gray, Gray & Gray Wishes You a Happy Thanksgiving!



Gray & Gray - especially our amazing team members and clients who we have the privilege of working with each day.

This Thanksgiving, we have much to be grateful for at Gray,

For more on what a few of our team members are grateful for this Thanksgiving, please visit Gray, Gray & Gray's Facebook page.

We wish you a wonderful Thanksgiving holiday surrounded by family and friends!

Please note: Gray, Gray & Gray's offices will be closed Wednesday. November 25th, through Friday, November 27th, in celebration of the holiday. We will resume normal business hours on Monday,

November 30th.

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Employee Benefits

Defined Contribution Plans Versus Defined Benefit Plans

What is the best retirement plan for your business? The answer depends on several factors, including the ages of owners and employees, the number of years to retirement and more. This article explains some of the options available and how they



can benefit you and your business from a tax-savings standpoint. Copyright © 2015

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Benefits Administration

Does Your Employee Benefits Programs Provide Meaningful Protection?



Working families are more reliant than ever on employer-provided benefits to see them through a financial crisis. Are your workplace benefits sufficient to provide your workers with meaningful protection in case of a medical or other disaster befalling a breadwinner? Keep reading to get an idea of where your benefit plans stand in relation to the needs of those left behind.

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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.

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