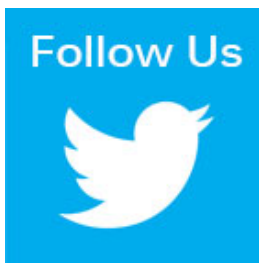


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### GG&G News - Employee Benefit Plan Audits

#### The Results of Gray, Gray & Gray's Defined Contribution Plan Survey are In!



Gray, Gray & Gray's very first Defined Contribution Plan Survey, which was distributed to leading employee benefit plan administrators across New England, offers a snapshot of the current state of plan participation, structure and benefits, and provide benchmarks against which you can measure your own plan's performance. [Click here to access a downloadable PDF of the results.](#)

**BONUS WEBINAR:** Join us for "A Closer Look at the Defined Contribution Plan Survey Results" webinar on December 15th at 2pm ET. Members of Gray, Gray & Gray's Employee Benefit Plan Audits Group [Jim Donellon, CPA, MSA](#) and [Marty Kirshner, CPA, MST](#) will review the overall results of our Defined Contribution Plan Survey and dive deeper into select questions. [Click here to register today for the webinar.](#)

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#### Ho, Ho, Hold it! Be Careful How You Deduct those Holiday Gifts



Have you started your holiday shopping yet? If you are a business that promotes itself by giving holiday gifts to clients or vendors, the tax law has some very Grinch-like rules about deducting the cost of the gifts you give during the holidays, or at any other time of year.

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### Employee Benefits

#### Ensure the Value of 401(k) Plans



**401(k) plans are primarily** self-directed by participants once they are set up. But as a sponsor, your company does have obligations. Click "Full Article" for seven factors to help ensure your company's plan works in the best interests of employees.

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### Benefit Tax Issues

#### Be Careful to Document Hardship Distributions and Plan Loans



**The IRS** is cautioning plan administrators that they need to keep documentation for all employee loans from qualified retirement plans. The same is true for hardship distributions made to employees. This article explains the basics about plan loans and hardship distributions, along with the paper or electronic records that must be kept.

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## Retirement Plans

### Retirement Security Outlook Improving, But Much Left to Be Desired



**After years** of the retirement outlook growing more dim, there's reason to believe the retirement horizon may be getting brighter, a little bit. Based on a survey and simulated variables which are likely to occur, the Employee Benefit Research Institute believes there is improvement in retirement security, but more is needed. Keep reading to learn the details.

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"We formerly had our employee benefit plan audit with one of the 'Big Four' national accounting firms, but knew that we were not getting the attention and service we needed. Making the switch to Gray, Gray & Gray was like night and day! We are getting the same degree of competence and experience, but with a much higher level of service. At much more reasonable fees, too!"  
-New England Sports Network (NESN)

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