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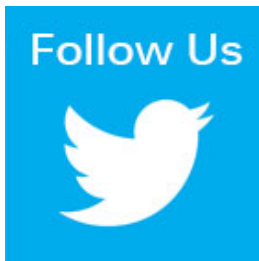
GG&G News - Employee Benefit Plan Audits

Gray, Gray & Gray Ranked Among Top 200 Accounting Firms in U.S.

Gray, Gray, & Gray, LLP has been named one of the country's Top 200 accounting firms by *INSIDE Public Accounting* magazine. The publication ranked Gray, Gray & Gray as the 172nd largest accounting firm in the U.S., and fourth largest independent accounting firm in Massachusetts. This is the eighth consecutive year the firm has been ranked among the country's Top 200 firms.

"It is gratifying to be recognized for our growth and success," said James DeLeo, Leading Partner at Gray, Gray, & Gray. "This is a wonderful reflection on the dedication and professionalism of the team of people we have at Gray, Gray & Gray, and the trust and loyalty we have received from our clients. All of this while maintaining our independence, an important consideration for businesses who are not interested in becoming a 'small fish in a big pond.'"

Read the full press release [here](#).



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Employee Benefits

Tax Consequences of Borrowing From a Retirement Plan

Under some circumstances, employees can borrow from their retirement accounts, depending on the type of plan. But should they? Only if they are aware of the tax consequences and implications a loan can have



on the future of retirement funds. This article answers frequently asked questions about how much employees can borrow, whether the interest is deductible and other issues to consider before taking a loan.

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Benefit Tax Issues

Audit Your Retirement Plan Before the Feds Do



Many companies are unaware their retirement plans have problems until they are audited by the IRS or investigated by the Department of Labor. However, by self-auditing your plan, you can identify and correct any problems *before* the federal government initiates an investigation. Continue reading for six areas which can get your company in trouble.

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Retirement Plans

A 401(k) With a Roth Twist



Employers can now offer an interesting variety of retirement account known as the Roth 401(k). These accounts are available to organizations that amend their current 401(k) plans. As the name implies, the Roth 401(k) is a hybrid, taking some characteristics from the Roth IRA and the employer-sponsored 401(k). To find out the advantages of adding the Roth 401(k) to your company plan, keep reading.

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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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