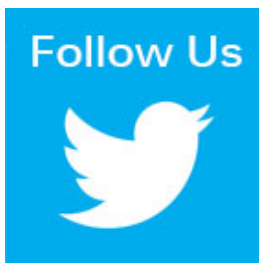


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GG&G News - Employee Benefit Plan Audits

Gray, Gray, & Gray Named to Banker & Tradesman "Best of 2020" List



Gray, Gray, & Gray, LLP (www.gggcpas.com) has been named one of the "Best of 2020" by readers of Banker & Tradesman, one of the New England region's leading publications for the banking and real estate industry. The firm received the Silver Award for Accounting & Audit in the Banking category.

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

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Last Chance! The Changing World of Work Webinar is Today Wednesday, December 2nd 1:30 pm - 2:30 pm ET



The COVID-19 pandemic continues to impact organizations and individuals across the globe. With no clear end in sight, many organizations have implemented modifications to the way their teams work and continue to seek ways to plan for what the future may hold. How has your company adapted to the changing work world to date? What plans do you have for the future adaptation? **Take part in a brief survey [here](#). Then join us for the webinar where we will walk you through some of the key findings and share best practices.**

For more information and to register [click here](#).

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Employee Benefits

Avoid Mistakes That Undermine a Deferred Comp Plan



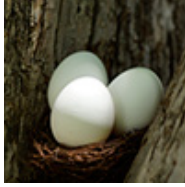
Companies frequently use non-qualified deferred compensation plans in their pay packages for executives and key employees. Because these plans are not subject to the same compensation and benefits limits that apply to qualified plans, they help build adequate retirement income for high earners. They also offer tax advantages by deferring tax into later years when high earners may be in a lower tax bracket. Here are some mistakes to avoid when maintaining a non-qualified deferred comp plan.

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Retirement Plans

Age 50 or Older? Consider Extra Retirement Contributions



Studies show that many Americans aren't setting aside enough money to make their retirement years secure. If your employees are getting a late start, even contributing the maximum amount each year might not be enough. That's why the IRS allows taxpayers age 50 and older to make additional "catch-up" contributions. Continue reading to find out how fast those extra deposits can add serious money to your nest egg.

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Benefits Administration

HRAs Are Subject to 'COBRA Continuation'



The IRS guidance makes it clear health reimbursement arrangements are considered group health plans subject to continuation of coverage rules if employment ends. Continue reading for an explanation of how these plans work and how to treat them under the *Consolidated Omnibus Budget Reconciliation Act (COBRA)*.

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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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