



g<sup>3</sup> Focus on Employee Benefit Plan Audits  
The Power to Make the Complex Simple.

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## Gray, Gray & Gray News - Employee Benefit Plan Audits

### Cyber Security is a Must for Remote Workers



Many businesses have had staff members working from home for a year. For most, the transition from office to home was rapid, and likely included many shortcuts and "temporary" adjustments. Remote working also presents an increased danger of cyberattacks from hackers and online criminals. Without the protection of a robust office firewall and secure network, sensitive information was traveling over public wi-fi that was unsecured and ripe for a data breach. If you have staff members who continue to work remotely, or if the work-from-home environment is one that will become a permanent or part-time option, you need to ramp up your efforts to secure communications from home to office.

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## Employee Benefits

### Rules for Auto-Enrollment 401(k)s



Does your company have a 401(k) plan and employees who don't participate? If so, you could make participation "automatic" with a lot more ease than in the past. It has to do with provisions in the *Pension Protection Act of 2006*. Here are the details of new Labor Department rules on where employers can invest the contributions of participants.

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## Benefit Tax Issues

### Don't Panic If You Receive a Benefit Audit Notice



The word "audit" strikes fear in the hearts of many company executives. But if your ducks are in a row, don't sweat it. It's in everyone's interest to make the process go smoothly, which is why the IRS provides tips for an efficient benefit plan audit. Read on to find out what the IRS recommends.

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## Retirement Plans

### ETFs Coming Soon to Your 401(k)?

If broad diversification with a minimum of effort is your idea of an attractive long-term investment, you may consider purchasing exchange-traded funds. For a rundown of the benefits as well as a look at the cautions, continue 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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