



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

### Have You Registered? Cybersecurity Threats on the Rise: What Every Organization Needs to Know and Do to Mitigate Risk Webinar



Don't miss out on our informative, business-oriented cybersecurity webinar on May 12th at 1:00 pm EDT. Hosted by Gray, Gray & Gray's Hank Wolfson and cybersecurity expert Nathaniel Gravel, you will get a vital look at the cyber threats aimed at businesses, learn the most important actions to take to protect yourself, and gain an understanding of how current global affairs have spiked the risk of cyberattack for American companies. [Click here to register.](#)

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### Announcing New Gray, Gray & Gray Team Members!



We are elated to introduce the following new team members. Please join us in welcoming them to the firm!

- **T. Zachary Jacobi**, Audit Manager
- **Xiaoyi Peng**, Sage Intacct & Advisory Senior Consultant
- **Laura Velasquez**, Audit Staff Accountant
- **Stan Williams**, CAAS Senior Staff Accountant

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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

### Help Protect Your Business from 401(k)-Related Lawsuits



**The biggest** of all 401(k) plan disasters, the Enron collapse, taught the business world many lessons. Employers have a fiduciary duty to offer your employees a good plan, but you also owe it to yourself to take steps to protect your company, should disaster strike. Here is a rundown of what you need to know and what your business should be documenting.

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## Benefits Administration

### ERISA Basics for Employers



**For U.S. employers** that offer any kind of pension benefits to their employees, it's critical to have an understanding of the Employee Retirement Income Security Act of 1974. The failure to know what the landmark law says about employer obligations and responsibilities may lead to significant liability. This article discusses employer obligations for pensions as well as for health benefits.  
Full Article

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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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