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

#### Announcing the newest company in the Gray, Gray & Gray family of companies...



We are pleased to announce that Gray Strategic Partners, LLC, a new boutique investment banking firm, has launched operations in Canton, Mass., with a focus on delivering comprehensive, end-to-end financial and strategic advisory services related to buying and selling businesses, mergers, joint ventures, strategic alliances and other business combinations. For additional information about Gray Strategic Partners, LLC visit [www.graystrategicpartners.com](http://www.graystrategicpartners.com). **Click [here](#) to read the full press release.**

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### Employee Benefits

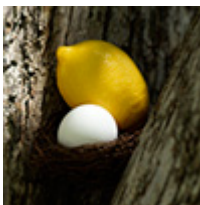
#### Small Employers Get 7-Day Safe Harbor for 401(k) Deposits



**Employee retirement plans** bring with them a boatload of rules that can be daunting. Unfortunately, the rules are a necessary evil when employee funds are involved. But the Labor Department has heard the concerns of small businesses and is working to make the red tape a little easier to navigate. Read on to learn how certain employers now have a safe harbor when it comes to depositing employee 401(k) contributions.

[Full Article](#)

### Retirement Plans



#### Stay on Top of Retirement Tax Angles

**Unless you** and your employees understand taxes and take certain steps, a large portion of your retirement savings could be taken in federal and state taxes. So it makes sense to plan out tax-saving strategies ahead of retirement. Keep reading for illustrations of how tax-free, tax-deferred and taxable accounts can affect your end results.

## Benefits Administration

### Using 'Plastic' for FSA Transactions



**Flexible Spending Accounts** have become easier to administer since the IRS has liberalized its guidelines. And as you know, flexible spending accounts can reduce the taxes paid by both the employer and the employee. Keep reading for a rundown on the changes which involve using debit, credit and stored value cards.

Full Article

"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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