



Gray, Gray & Gray, LLP's News

Calculating Retirement: The Importance of a Detailed Plan



"Will I have enough?" It's an important question to ask when thinking about retirement. Coming up with a realistic assessment of whether your savings will be sufficient to cover your spending needs during retirement is a complex exercise.

Click [HERE](#) to learn more about calculating your retirement and the importance of a detailed plan.

[Full Article](#)

Family Business

Plan Ahead to Make Disability Benefits Tax-Free



Expect the best, plan for the worst. Many family business owners and execs obtain company-paid disability insurance to protect against a disabling event or serious illness. But federal income taxes can erode the value of long-term disability insurance. This article explains the rules and explores an intriguing strategy that can transform taxable disability benefits into tax-free dollars.

[Full Article](#)

Management

Hey, Watch the Language! (In Your Employee Handbook)



The contents of your employee handbook shouldn't be open to interpretation. The language should be clear and concise. And it shouldn't read like an employee contract because such verbiage could lead to legal claims by litigious workers. This article contains a list of dos and don'ts that can help you get the words right and lessen the likelihood that you'll end up in court later.

[Full Article](#)

Operations

Staying on Safe Ground When Engaging Independent Contractors

Under the right circumstances, employers can reap many advantages by engaging independent contractors instead of hiring employees. And, in many industries, there are plenty of gig workers available. But there



can be harsh consequences for inadvertently treating an independent contractor like a bona fide employee. This article reviews the primary investigatory approaches of the Department of Labor and IRS when it comes to employee classification.

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