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Gray, Gray & Gray's 2025 Year End Planning Seminar is In-Person on November 13th . Click to learn more & register.

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Gray, Gray & Gray News - Employee Benefit Plan Audits

Registration Now Open! Gray, Gray & Gray's 2025 Year End Planning Seminar

Join us at our Canton, MA office on Thursday, November 13th for our in person seminar, **Straight Talk on Taxes, Trade & Trends: Objective Guidance for the Year Ahead**. This year's seminar theme reflects our commitment to clarity, relevance, and informed action—values that have shaped our firm since its founding 80 years ago and will help us pave the way forward for you. Gain actionable guidance from our expert presenters on the new tax landscape, learn from clients who have successfully navigated market shifts, and explore the latest insights on the economy and interest rates. Reflect, learn and prepare for the future with us! **Click HERE to register.**

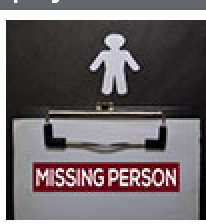
Full Article

Join Gray, Gray & Gray at the Massachusetts Nonprofit Network Conference on October 22nd!

As a proud sponsor for several years, Gray, Gray & Gray is looking forward to this year's event, Stronger Together, which emphasizes the importance of nonprofits coming together, providing great opportunities to find strength through unity, connectivity, and learning. Enjoy an engaging keynote panel, over 25 workshops and roundtable sessions, networking, and more. Plus, be sure to visit the g3 team at our table to discuss our accounting, tax and advisory services for non-profit organizations! We hope to see you there! **Click here to learn more about the upcoming MNN conference.**

Full Article

Employee Benefits



What Employers Can Do About Missing 401(k) Plan Participants

Many employers that sponsor 401(k) plans end up with "missing participants." These are account holders who are former employees with out-of-date contact information. What can you do? The situation can create administrative hassles for your organizations at first and, later, turn into a major problem when the accounts in question must start making distributions. Here are some best practices to consider if you have missing participants.

Full Article

Benefit Tax Issues

Tax-Wise Way to Pay Medical Costs

There's an option to pay for out-of-pocket health costs. It's called a Health Savings Account and it provides individuals and businesses a tax-advantaged vehicle to pay medical bills. And unlike flexible spending accounts which have a "use it or lose it" feature, you don't have to zero out the account every year. You can carry over any unused portion to the next year. Here are the details.

Full Article

Retirement Plans

Tax Consequences of Borrowing From a Retirement Plan

Under some circumstances, employees can borrow from their retirement accounts, depending on the type of plan your company has. But should they? Only if they are aware of the tax consequences and the implications a loan can have on the future of retirement funds. This article answers some frequently asked questions about how much employees can borrow, whether the interest is deductible and other issues to consider before taking a loan.

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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