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Gray, Gray & Gray's 2025 Year End Planning Seminar is In-Person on November 13<sup>th</sup>. [Click to learn more & register.](#)

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

### Gray, Gray & Gray's In-Person Year End Planning Seminar is Less Than 3 Weeks Away!



What opportunities – and challenges – will 2026 bring? How will interest rates impact your business strategy? What does the One Big Beautiful Bill Act mean for your finances? How are other companies adapting to market shifts and complex transitions? Get answers to all of these questions and more by attending our in-person Year End Planning Seminar on Thursday, November 13th! Advance registration required. Attendance is free, but seating is limited.

Click [HERE](#) to register now.

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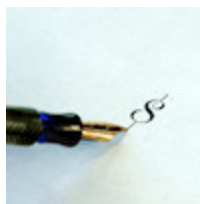
### Stronger Together at the Massachusetts Nonprofit Network Conference!



Last week, Gray, Gray & Gray took part in the Massachusetts Nonprofit Network (MNN) Annual Conference at the DCU Center in Worcester! Our very own team members represented g3 at this day-long event, coming together and connecting with nonprofit professionals in the spirit of this year's conference focus - Stronger Together. We are proud to have served as sponsors for the past several years and are grateful to MNN for hosting such an inspiring and informative event!

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## Employee Benefits



### Will Your Employees' Retirement Plans be Within Reach?

Is your employees' future standard of living in jeopardy? Research suggests that many people who are poised to retire within the next couple of decades will be in for a rude financial awakening. Almost 45% of American households are "at risk" of being unable to maintain their pre-retirement standard of living in retirement, states one study. Read

on for details and suggestions about what you can do to help employees prepare.

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## Benefits Administration

### Are You Wasting Money on Some Benefits?

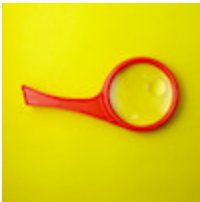


**Many employers** are wasting money on some of their benefit offerings. This was the conclusion of one study which looked at employer and employee views on benefits. In some cases, organizations are wasting money on inadequate benefits and benefits some employees don't want... while other employers aren't investing enough in what their staff members do want. What should you do about it? Keep reading to find out.

[Full Article](#)

## Benefit Tax Issues

### Audit Your Retirement Plan Before the Feds Do



**Many companies are unaware** their retirement plans have problems until they are audited by the IRS or investigated by the Department of Labor. However, by self-auditing your plan, you can identify and correct any problems *before* the federal government initiates an investigation. Continue reading for six areas which can get your company in trouble.

[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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