



## Employee Benefits

The firm's Employee Benefits practice provides a broad range of services to clients of all sizes, assisting them in understanding and managing increasingly complex employee benefits laws and regulations.

Our Employee Benefits practice is among the largest in Connecticut, providing our clients with the size and experience to respond quickly and knowledgeably. Our attorneys handle all aspects of employee benefits plans for both taxable and tax-exempt employers.

Some examples of the services we provide for our clients are:

- Designing, implementing and terminating 401(k), profit sharing and pension plans and trusts for corporations and other entities as well as self-employed individuals
- Developing qualified plan features including loans, directed investments, hardship withdrawals and investment in employer stock and provision of ongoing advice concerning plan maintenance and coordination among plan administrators, record keepers and consultants
- Providing advice on plan and IRA distributions, including rollovers and integration of employee benefits with overall estate planning and tax planning for business owners, executives and professionals
- Advising employers and institutional clients on qualified plan and IRA compliance, distributions, funding, plan investments, prohibited transactions and fiduciary responsibilities
- Conducting compliance reviews for qualified plans, and represent clients before the Internal Revenue Service, U.S. Department of Labor, and the PBGC regarding plan compliance issues including plan audits, determination letter requests, breaches of fiduciary duty and prohibited transactions
- Representing clients regarding the various IRS and DOL qualified plan correction programs and applicable procedures, including voluntary correction of plan operation and compliance failures, under IRS and DOL procedures
- Designing non-qualified, deferred compensation and retirement benefit plans and executive compensation arrangements for key employees including Rabbi trusts and other funding arrangements
- Representing governmental plans and advising government officials on all aspects of fiduciary duties including establishment and review of investment policy and guidelines and proxy voting policy
- Advising businesses regarding all aspects of employee benefits in corporate transactions



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- Analyzing, developing and implementing retirement and deferred compensation arrangements for tax-exempt entities including 403(b) and 457 plans