

BENEFIT PLANS

experience **ideas** // Selecting the right employee benefit plans for your company and work force is an important aspect of recruiting and retaining top talent. With all the available options, how will you decide which plans are best for your business? **You need ideas.** BKD's benefit consultants can help you structure a plan, outsource complex record keeping and communicate effectively with employees. **Experience how our ideas can help you create value.**



BENEFIT SOLUTIONS FROM BKD

PLAN DESIGN & IMPLEMENTATION // We can project the tax benefits or consequences of the options you are considering and design plans that provide tax advantages for both you and your employees. Our experienced consultants can prepare and submit the necessary documents for the IRS filing after your legal counsel's review and approval. Our IRS-approved prototype documents simplify the qualification process for establishing or restating a plan.

COMMUNICATING WITH EMPLOYEES // Open and effective communication with your employees is crucial to your plan's success. BKD can help you with employee meetings, participant certificates, summary plan descriptions and special mailings.

ADMINISTRATION // Our record-keeping services vary with the type of plan but may include:

- Identifying eligible participants and performing related record keeping
- Performing compliance testing for discrimination, including minimum participation and coverage and ADP/ACP for 401(k)s

- Reconciling assets and recording financial results
- Preparing IRS and Department of Labor filings, including Form 5500
- Consulting about the plan's general administration
- Performing daily record keeping

CONSULTING // Beyond the design and administration of your plan, we can help you with merger and acquisition issues, deferred compensation and other issues related to benefit plans.

TECHNOLOGY // Using Web technology or a voice-response system, employees can access their accounts, switch investments, rebalance portfolios and apply for loans, all on a daily real-time basis.

AUDITS // Plans with more than 100 participants may require an annual audit. We realize the importance of presenting plan financial statements. Our benefit plan audit teams follow an efficient audit approach that includes your staff and plan administrator. BKD professionals also may be able to identify opportunities to defer audit requirements based on the number of plan participants.

1800 PLANS 

Experience insight with a firm that provides services to approximately 1,800 employee benefit plans.

“ . . . We initially began working with BKD when they completed our employee benefit plan audit and we were very pleased with their approach and their people . . . ”

Michael S. Parrett

Vice President & Chief Financial Officer

Herff Jones, Inc.

WHY BKD?

SPECIALIZATION // Our CPAs, tax advisors, auditors, certified pension consultants and qualified pension administrators are well qualified to advise you on plan design, compliance and administration.

A CPA'S PERSPECTIVE // Employee benefit plans can be complicated and difficult to administer. As CPAs and financial advisors, we're experienced in working with complex financial data, performing tests and examinations and producing accurate reports and records.

EXPERIENCE // BKD provides consulting, administrative and auditing services for hundreds of plans. We have assisted many clients in establishing cohesive trust and participant record-keeping systems.

PROFESSIONAL ALLIANCES // We have alliances with large institutional providers of prominent mutual fund families and insurance

companies that offer popular 401(k) features. Under these arrangements, you still have local BKD benefit plan consultants for the technical and compliance work.

QUALITY CONTROLS // Our high standards of accountability help improve the accuracy, compliance and timeliness of your plan.

OTHER QUALIFICATIONS // BKD is a member of the American Institute of Certified Public Accountants' Employee Benefit Plan Audit Quality Center. The center's member firms have demonstrated a commitment to employee benefit plan audit quality and to raising awareness about the importance of such audits. The center provides members with best practices, guidelines and tools CPAs need to perform quality benefit plan audits and better serve their clients.

BKD
CPAs & Advisors

FOR MORE INFORMATION // For a complete list of our offices and subsidiaries, visit bkd.com or contact:



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2600 CPAS, ADVISORS & STAFF

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