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QUALIFIED RETIREMENT PLANS

Our group assists organizations in the all-important task of developing retirement plans for the purpose of attracting and retaining qualified employees.

We are recognized experts in all aspects of 401(k) plans, defined benefit plans, profit sharing plans, ESOPs, stock option plans, cash balance plans and money purchase plans. We have extensive experience in both prototype or volume submitter plan documents, as well as drafting complex individually designed plans.

Our services in this field are vast and comprehensive. We work with clients and their advisers to design a retirement plan to meet the specific needs of its business. We give advice on the appropriate benefit formulas and other features to meet employees' retirement needs. We draft all documentation necessary to implement a retirement plan and to maintain the plan's tax qualified status, including the supply of all applicable regulatory amendments or amendments to change plan designs as a company grows.

Additionally, we assist clients with reporting and disclosure obligations under their retirement plans. This includes providing summary plan descriptions, summary of material modifications and appropriate notices and distribution forms to participants. We routinely file plan documents with the Internal Revenue Service (IRS) for determination letters. Furthermore, we provide comprehensive analysis of retirement plan issues that arise as a result of a company transaction such as a merger, acquisition, or disposition.

We work with clients in every aspect of the plan termination, including filing the plan with the IRS for a determination letter and/or filing a defined benefit plan with the Pension Benefit Guaranty Corporation (PBGC).