

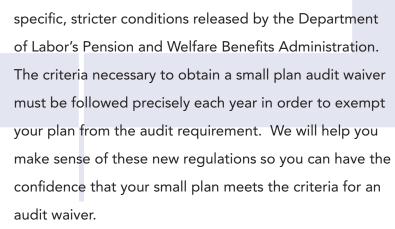
Is Your Plan Subject to an Audit, and Are You in Compliance?

Employee benefit plan administrators and sponsoring companies count on our experience to determine if an audit is required and to simplify the often underestimated complexity of the audits and risks associated with financial reporting requirements. We will help you comply with established reporting standards, avoiding significant financial penalties and even disqualification of your plan.

Understanding Pension Plan Audit Regulations

Typically, employee benefit plans with 100 or more participants require audits. Our knowledgeable, audit professionals will work closely with your plan sponsor, trustee, and administrator to navigate the complex requirements and ensure that your audit engagement and forms are prepared in accordance with generally accepted auditing standards, including the Employee Retirement Income Security Act (ERISA) reporting and disclosure requirements.

If your employee benefit plan has fewer than 100 participants, it may also require a financial statement audit and face the same regulations as larger plans unless it is designed to meet very





We are committed to exceed your expectations in all that we do. For more information about how our employee benefit plan services can provide you with increased **security**, **profit**, **and peace of mind**, e-mail **info@hlbllp.com** or visit our web site at **www.hbllp.com**.

Experience You Require

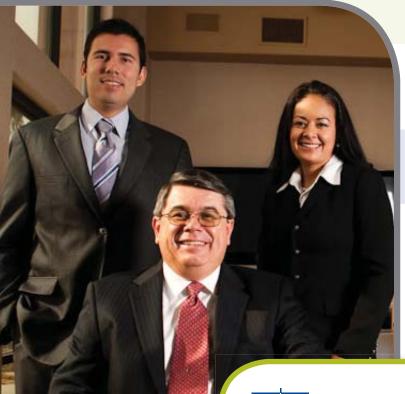
Hutchinson and Bloodgood LLP's employee benefit plan auditors have experience and extensive knowledge of pension and retirement plan basics and advanced issues. We currently provide services to over sixty retirement and welfare benefit plans, which affords us a broad perspective to provide quality assistance to you.

When you engage us for your employee benefit plan audit, you can expect a quality product that complies with all reporting and disclosure requirements, timely completion of reports in advance of filing deadlines, prompt, accurate answers to your questions, responsive technical support, and administration assistance throughout the plan year. You can rely on our employee benefit plan auditors to manage the details so you don't have to.

Local Partner, International Resources

With Hutchinson and Bloodgood LLP, you benefit from both global resources and local commitment.

We are a member of PKF North America (PKF NA) and PKF International (PKFI), which allows



us to leverage world-class talent and expertise, along with our local resources and experience, to address your specialized requirements. If your plans call for you to "go global" now or in the future, we can provide you access to experienced personnel who have particular knowledge of international business requirements across the globe.







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