

Compensation Planning and Consulting Department

When it comes to structuring your company's employee compensation programs, the simplest solution is rarely the best one. With the wide range of benefit options available, it's often difficult to know which will help you meet your goals while maximizing tax benefits. At Kennedy and Coe, we'll take a hard look at your needs, then help you structure a package customized to meet your unique objectives.

Compensation planning should fit into your company's business plan, your employees' needs and your personal needs as an owner. We'll take a big-picture look at these elements and offer more options, more expertise and more professionalism than most brokers and investment companies.

With accountants and attorneys on staff, we offer a wide range of benefit services. From retirement plans and executive benefit plans to 401(k) plans, profit sharing, cafeteria plans and employee stock ownership plans (ESOPs), we can help find a solution that's right for your business. Our services include:

- Customized plan research, guidance, design and administration
- Assistance with setting up and maintaining employee stock ownership plans and tax implications
- Fringe benefit design and implementation
- Assistance with risk management, fiduciary and plan compliance issues
- Access to investment professionals to make your plan more cohesive
- Qualified plan audits – member of Audit Quality Control Center for Employee Benefit Plan Audits
- Complete retirement plan management services
- Expertise in a wide range of fields that allows us to act as a virtual Chief Retirement Officer for your firm, identifying needs and offering solutions

Kennedy and Coe also offers the following Third-Party Plan Administration Services:

- Plan document setup and submission to IRS
- Customized plan designs and summary plan description
- Smooth transition with plan startup or takeover of existing plan
- Assistance with employee education and participant administrative forms
- Discrimination testing or any annual IRS-required testing
- Plan allocations and contribution splits
- Form 1099 and Form 5500 filings, and annual filing of federal tax liabilities
- Updates on all legislative changes for compliance issues

Our Wealth Creation Management Division can help make your company's compensation plan an ideal fit with your goals and your employees' needs so your business can continue to succeed generation after generation.

Call 800-303-3241 for more information.