

## Plan Design and Taxation

Groom's Plan Design and Taxation Group has a national reputation for expertise in the design and operation of all forms of employee benefit programs.

Drawing on decades of experience in government and private practice, we work with Fortune 100 companies, associations, government entities, churches, and financial institutions to create and maintain employee benefit plans that adhere to the highest regulatory standards and evolve to meet the needs of their sponsors.

We pride ourselves on developing creative strategies to achieve the goals of sophisticated clients in a highly competitive environment. Clients benefit from our up-to-the-minute knowledge of legislative and regulatory trends and developments as applied to their particular plans and objectives. And, when necessary, we can draw on extensive experience with virtually every Internal Revenue Service (IRS) ruling, determination and audit program related to employee benefits -- consistently achieving successful outcomes for clients.

### OUR PLAN DESIGN AND TAXATION GROUP HAS EXTENSIVE EXPERIENCE WITH THE FOLLOWING TYPES OF MATTERS:

- 401(k) and Other Defined Contribution Plans
- 403(b) / Tax-Sheltered Annuity Plans
- 457 Plans in Governments and Tax-Exempt Organizations
- Benefits Issues in Mergers and Acquisitions
- Captive Insurance Companies in Benefits Financing Arrangements
- Church Plans
- Collective Investment Trusts and Group Trusts
- Defined Benefit and Cash Balance Plans
- Employee Stock Ownership Plans (ESOP)
- Employee Stock Purchase Plans (423 Plans)
- Employer Securities and Employer Real Property
- Employment Taxes
- Financial and Insurance Product Development

*Plan Design and Taxation  
Continued*

Individual Retirement Accounts (IRAs)  
Internal Revenue Service Audits, Closing Agreements and Litigation  
Internal Revenue Service Determination Letters and Rulings  
Internal Revenue Service Plan Correction Programs  
International Benefits  
Plan Spin-Offs and Mergers  
Plan Termination and Restructuring  
Securities Law  
Tax Reporting and Withholding  
Tax-Exempt Organizations  
Taxation of Health and Welfare Benefits  
Voluntary Employees' Beneficiary Associations (VEBAs)  
Worker Classification