

Employee Benefits of Atlanta

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February 2, 2010

Dear Bernard,

I wish to thank ERISA Pros once again for all of your guidance and assistance with our most recent client. My client, a small company with 18 employees, wanted to be sure to have everything in place correctly regarding their benefits. The owners also wanted to be sure that they were in compliance with ERISA standards and avoid any future complications with the DOL or IRS.

The company did not have a Summary Plan Description or a Plan Document for all of their component benefit arrangements (health, dental, life, disability, etc.) until ERISA Pros came in and helped with their specialized Wrap Plan/SPD approach. It made the process much simpler and cost-effective to complete. The part that we didn't expect was uncovering the fact that the payroll company did not actually have a qualified Section 125 plan in place but my client was still making pre-tax deductions. My client was under the impression (and even adamant) that this was taken care of until I asked to see the document to deliver to you. We immediately corrected the problem and avoided having future issues with thousands of dollars in back taxes and penalties. The group now has the peace of mind they were lacking before and looks forward to their annual review with ERISA Pros to help keep them in compliance.

Thank you again,



Peter L. Clavijo