

Employee Benefit Plan Audits

Fortner, Bayens, Levkulich & Garrison, P.C., provides Employee Benefit Plan Audits that comply with the annual reporting obligation under the Employee Retirement Income Security Act of 1974 (ERISA). We will obtain plan documents and test contribution and allocation data for compliance with these plan documents as well as both ERISA and Department of Labor regulations.

401(k) Profit Sharing Plans

Our 401(k) and Profit Sharing Plan audits include an analytical review of plan transactions, including income, gains and losses, deferrals and contributions. We compare deferrals and contributions to payroll records, employee election forms and plan documents. We obtain allocation and other transaction reports from plan trustees or third-party administrators and test these for compliance with the plan documents and applicable regulations. We test payroll records for accuracy of deferrals and related computations and also test a sample of non-participating employees for complete documentation. Finally, we will review IRS Form 5500 for accuracy as required by auditing standards, or we will prepare Form 5500 if requested.

Employee Stock Ownership Plans

Our Employee Stock Ownership Plan (ESOP) Audits include the same analytical reviews, reconciliations, and testing as our 401(k) Profit Sharing Plan audits with the addition of ESOP allocation testing and ESOP loan reconciliation and testing.

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