



Retirement Plans

Our Expertise

Our retirement plan attorneys counsel public and private employers on a wide variety of retirement plan matters in the following areas:

- Design and compliance for all types of qualified and non-qualified retirement plans for both for-profit and tax-exempt employers, including:
 - 401(k) plans
 - 403(b) plans
 - 457 plans
 - Defined benefit and individual account pension plans
 - Cash balance plans
 - IRAs
 - Employee stock ownership plans (ESOPs).
- Prototype, volume submitter and other pre-approved plan documents, including review of other providers' documents and sponsorship of volume submitter documents for adoption by our clients
- Retirement plan regulatory compliance issues, including:
 - Nondiscrimination, coverage and top-heavy testing; annual addition and benefit limitations; controlled group and affiliated service group analyses
 - Bankruptcy issues
 - 401(a), 403(b) and 457(b) plan compliance issues for public sector employers (governmental plans).
- Tax consequences to employers and employees of retirement plans, including income and excise taxes for excess contributions; unrelated business taxable income; prohibited transactions; and failure to meet minimum funding standards
- Voluntary IRS and DOL compliance and correction programs applicable to qualified plan operational and document failures; reporting and disclosure failures; and breaches of fiduciary duty
- Employee benefit plan administration, including:
 - supporting clients' benefits personnel in matters involving participant communications
 - qualified domestic relations orders
 - plan investment policies and plan loan policies
 - contract negotiations with service providers
 - contributions, distributions, rollovers, terminations (including partial terminations)
 - plan self-audits.



Super Lawyers





- Employee benefit plan administration, including:
 - supporting clients' benefits personnel in matters involving participant communications
 - qualified domestic relations orders
 - plan investment policies and plan loan policies
 - contract negotiations with service providers
 - contributions, distributions, rollovers, terminations (including partial terminations)
 - plan self-audits.
- Terminations of pension and other retirement plans, including Pension Benefit Guaranty Corporation (PBGC) and IRS filings
- ERISA reporting and disclosure, including preparation or review of annual reports, summary plan descriptions and other employee communications
- Applications for IRS determination letters and other rulings, and DOL exemptions and advisory opinions
- IRS, DOL and PBGC audits and examinations
- Employee benefit plan issues in mergers and other corporate transactions
- Multiemployer (union) plan compliance, including employer withdrawal liability issues.

The firm's retirement plan clients include:

- Taxable employers, both publicly traded and closely held
- Tax-exempt employers (particularly hospitals and their affiliates)
- Professional and trade associations
- Retirement plan trustees
- Retirement plan consulting firms and third party administrators
- Governmental entities
- Investment advisers
- Plan participants and beneficiaries.

www.wagnerlawgroup.com

Boston:

125 High Street,
Oliver Street Tower, 5th Floor
Boston, MA 02110
Tel: (617) 357-5200

Boynton Beach:

1880 N. Congress Avenue, Suite 200
Boynton Beach, FL 33426
Tel: (561) 293-3590

Cedar Rapids:

1120 Depot Lane SE, Suite 100
Cedar Rapids, IA 52401
Tel: (319) 449-6948

Chicago:

180 N. LaSalle Street, Suite 3700
Chicago, IL 60601
Tel: (847) 990-9034

Lincoln, MA:

55 Old Bedford Road, Suite 303
Lincoln, MA 01773
Tel: (617) 532-8080

Los Angeles:

17777 Center Court Drive N. Suite 613
Cerritos, California 90703
Tel: (562) 459-4500

New York:

200 Park Avenue, Suite 1700
New York, NY 10166
Tel: (212) 338-5159

San Diego:

8677 Villa La Jolla Drive, Suite 888
San Diego, CA 92037
Tel: (619) 232-8702

San Francisco:

315 Montgomery Street, Suite 900
San Francisco, CA 94104
Tel: (415) 625-0002

St. Louis:


1099 Milwaukee Street, Suite 140
St. Louis, MO 63122
Tel: (314) 236-0065

Tampa:


101 East Kennedy Boulevard, Suite 2140
Tampa, FL 33602
Tel: (813) 603-2959


Washington, D.C.:

1015 18th St., N.W., Suite 801
Washington, DC 20036
Tel: (202) 969-2800

 [@wagner-law-group](https://www.linkedin.com/company/wagner-law-group)

 [fb.com/WagnerLawGroup](https://www.facebook.com/WagnerLawGroup)

 [@wagnerlawgroup](https://twitter.com/wagnerlawgroup)

 [@wagnerlawgroup](https://www.youtube.com/channel/UCwagnerlawgroup)

This document is protected by copyright. Material appearing herein may not be reproduced with permission. This document is provided for informational purposes only by The Wagner Law Group to clients and others who may be interested in the subject matter, and may not be relied upon as specific legal advice. This material is not to be construed as legal advice or legal opinions on specific facts. Under the Rules of the Supreme Judicial Court of Massachusetts, this material may be considered advertising.