



Employee Benefits  
Consulting &  
Plan Administration

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## Employee Benefits Consulting and Plan Administration

O'Sullivan Creel's Benefits Team helps companies select, implement, and administer retirement and employee benefit plans, as well as analyze existing employee compensation packages. By recognizing tax-saving opportunities and keeping current with tax law changes, our team works to maximize the employee benefits package while minimizing net costs to the employer.

Our professionals, which include several CPAs and Qualified 401(k) administrators (QKAs), help build retirement plans to meet the unique goals of each employer. Our team takes a comprehensive approach; not just selling companies a single product, but customizing and designing plans to fit varying company goals and retirement needs.

Our services include, but are not limited to, the set up and administration of the following types of plans:

### Retirement Plans

- Traditional 401(k) plans
- Safe harbor 401(k) plans
- Profit-sharing plans
- Age-weighted profit sharing plans
- New comparability profit sharing plans
- ESOPs (employee stock-ownership plans)
- Money-purchase pension plans
- Nonqualified deferred compensation plans

### Cafeteria (Section 125) Plans

- Premium only plans
- Flexible spending arrangements (medical expenses, dependent care expenses and outside health insurance premium reimbursements)
- Health savings accounts (HSA)

### Health and welfare benefit plans

### Qualified transportation benefit plans

Our team also offers consultation services in the following areas:

- Human resource consulting
- Compensation planning
- Recruiting and placement of personnel

O'Sullivan Creel's Benefits Team is committed to delivering exceptional services and products to help employers create a brighter future for valuable employees. Our unwavering commitment to our clients is demonstrated in our continuing education and familiarization with the ever-changing retirement field. Our team structure provides thorough reviews to ensure timely, accurate and cost effective administration of employee benefit plans.

**Always A Step Ahead.**

