

American Institute
Certified Public
Accountants

Georgia Society
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Accountants



Writer's Direct Voice
678-741-2580

Writer's Direct Email
JBraver@BSPJ.com

Writer's Direct Fax
770-234-5054

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Mr. Bernard Kearse
ERISA Pros, LLC.
990 Hammond Drive NE
Suite 800
Atlanta, GA 30328

Dear Bernard,

Thank you and ERISA Pros for your assistance in the recent matter for one of our clients. As a CPA Firm, we use our expertise and diligence to focus the Business, Accounting, Tax and Audit needs of our clients. The management of Employee Benefit Plans (Group Health, Life, Disability, etc.) is an area of specialized knowledge for which we rely on a Third Party Administrator ("TPA") to provide expertise for these services. However, we frequently see that the primary business of the TPA is as a payroll service, insurance salesperson or financial broker. Often, they are not truly focused on the compliance and documentation aspect of the employee plans. For this reason, we often see plans fall out of compliance due to changes in the law or changes in the plan benefits. An employer can open itself to much ill will and liability in the event it fails to provide its employees with the notification and benefits they expect. This problem became most apparent to one of our clients recently as an employee passed away and the terms of an employer-provided insurance benefit became a significant issue.

After meeting with ERISA Pros, both our client and I walked away with a complete understanding of the administration and functioning of the client's Group Health, Life and other welfare benefit plans. More so, for an extremely reasonable fee, ERISA Pros organized and reviewed the legal compliance of the plan documents and prepared the required "Summary Plan Description" tailored to that client for its review and approval. We also walked away from our conference with an outline of the follow-up steps (including an annual review) that ERISA Pros recommended to ensure the client's continued compliance with the often-changing ERISA regulations.

Confidentiality prohibits me from disclosing specific clients. However, I would be glad to personally speak with any organization considering engaging the services of ERISA Pros.

Sincerely,

Joseph L. Braver

Joseph L. Braver, CPA