

GET TO KNOW BDO'S

ERISA Services Practice

JANUARY 2021



BDO

BDO's ERISA Services Practice

BDO is distinct among global CPA firms in focusing on employee benefit plan (EBP) auditing, and having partners, directors, and managers who focus solely in this area. Our teams offer value-added advice on all matters affecting employee benefit plans, including business, operational, regulatory, accounting, and auditing concerns.

DEDICATED EBP AUDIT PRACTICE

BDO has six regional practice leaders who lead the practices in their respective regions. Within each region, each BDO office has a local office coordinator in addition to specialized core teams that perform the annual audits. Each regional practice has significant depth in employee benefit plan resources at not only the senior manager and partner levels, but also at the senior and staff levels. **The size and diversity of the BDO ERISA practice allows BDO professionals throughout the U.S. to share “best practices” as a vertically integrated team.**

Our dedicated staff have significant experience with virtually all plan types and filing requirements:

- ▶ Defined contribution retirement plans (401(k) and 403(b) arrangements, profit-sharing plans, stock bonus, and ESOP)
- ▶ Defined benefit pension plans (pension equity plans, cash balance plans)
- ▶ SEC 11-K Filings
- ▶ Full-scope audits
- ▶ Limited-scope audits
- ▶ Union-represented plans
- ▶ Multiemployer plans
- ▶ Multiple employer plans
- ▶ Health & Welfare plans (defined benefit or defined contribution)
- ▶ Master Trusts
- ▶ Form 5500 and Form 990 Filings

THE POWER OF EXPERIENCE



Dedicated
teams



Regulatory
Relationships



Industry trends
and insights



Value-added
services



National
industry resources



Strategic
solutions

OUR COMMITMENT TO AUDIT QUALITY

Leaders in Our Profession

AICPA'S EMPLOYEE BENEFIT PLAN AUDIT QUALITY CENTER

BDO is a founding member of the AICPA's Employee Benefit Plan Audit Quality Center. Membership in the Audit Quality Center requires continuing professional education for all individuals reviewing and/or signing off on employee benefit plan audits, as well as regular peer reviews. **Beth Garner**, BDO's National Employee Benefit Plan Practice Leader, is actively involved in the Executive Committee of the AICPA's Employee Benefit Plan Audit Quality Center, which keeps us close to industry issues and promotes audit quality.

BDO'S COMMITMENT TO AUDIT QUALITY

BDO's culture promotes a committed focus on audit quality. With a focus on delivering the highest possible audit quality, we design and execute efficient, compliant audits that are delivered by technically competent and thoughtful professionals, to meet both professional standards and requirements set forth by the Department of Labor (DOL) and other regulators. Our teams fully understand the unique accounting and regulatory environment that are intrinsic to EBP audits. Our EBP audit leaders have developed specific audit content and compliance strategies for audit areas that are unique to our clients' plan environments. Our dedicated ERISA service team will ensure legal and regulatory compliance and become a trusted advisor to the management team. BDO has established an excellent relationship with the DOL by demonstrating our commitment to audit quality. Our most recent DOL firm inspection was concluded in early 2018, in which the DOL noted a strong audit quality process, including the firm's investment in appropriate dedicated resources, tools, ERISA training, and communication. There were no comments or areas of concerns noted by the DOL.

REGULATORY RELATIONSHIPS

Our professionals are actively involved at the local, state, and national levels with many serving in leadership roles in the accounting profession as senior advisors and as active members of several governing boards and CPA societies.

Following is a sampling of our involvement, which keeps us close to industry issues and promotes audit quality.

- ▶ AICPA's Employee Benefit Plan Audit Quality Center Executive Committee
- ▶ Employee Benefit Plan Expert Panel
- ▶ Technical Standards Subcommittee of the Professional Ethics Executive Committee
- ▶ Employee Benefit Plan Tax Technical Resource Panel
- ▶ Health Reform Task Force
- ▶ National Center for Employee Ownership

"With a focus on delivering the highest possible audit quality, we design and execute efficient, compliant audits to meet both professional standards and requirements set forth by the Department of Labor and other regulators.

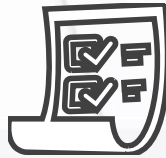
Our teams fully understand the unique accounting and regulatory environment that are intrinsic to EBP audits. "



BETH GARNER
Assurance Partner,
National Employee
Benefit Plan
Practice Leader



Relevant Client Experience



1,900+
Total Plans
BDO audits



500+
Central Region
plan audits



60+
SEC Form 11-K
plan audits

FORTUNE 500

- ▶ American Electric Power
- ▶ American Family Insurance
- ▶ Beacon Roofing Supply
- ▶ BorgWarner, Inc.
- ▶ Crown Castle International
- ▶ Dean Foods
- ▶ Dillard's
- ▶ Fidelity National Financial
- ▶ Fortune Brands Home & Security
- ▶ GameStop, Inc.
- ▶ Henry Schein, Inc.
- ▶ JetBlue Airways, Inc.
- ▶ Kellogg Company
- ▶ Kimberly-Clark
- ▶ MasTec, Inc.
- ▶ Reliance Steel
- ▶ Ryder Systems, Inc.
- ▶ WESCO International, Inc.
- ▶ Western Digital Corporation
- ▶ WestRock
- ▶ Whirlpool Corp.
- ▶ VF Corp.

FORTUNE GLOBAL 500

- ▶ Dow Chemical Company
- ▶ Ford Motor Company
- ▶ L'Oreal
- ▶ Magna International
- ▶ Nike
- ▶ Schlumberger

FORTUNE 1000

- ▶ Acuity Brands, Inc.
- ▶ Aleris Corporation
- ▶ AptarGroup
- ▶ Colfax Corporation
- ▶ Herman Miller, Inc.
- ▶ PerkinElmer
- ▶ Pinnacle Entertainment, Inc.
- ▶ REV Group
- ▶ RPM International, Inc.
- ▶ Sally Beauty Holdings
- ▶ Southern Company (AGL Resources, Inc.)
- ▶ Steelcase Inc.
- ▶ UFP Industries
- ▶ Urban Outfitters



INSIGHTS FROM OUR SPECIALISTS

BDO's ERISA Center of Excellence

COMING SOON!

A podcast series dedicated to hot ERISA topics.

Backed by the resources of an extensive network, [BDO's ERISA Center of Excellence](#) provides meaningful insights and technical expertise to those charged with governance.

Our ERISA professionals are well-versed in current and legislative requirements, allowing us to help companies, plan management, and fiduciaries achieve—and retain—compliance in all aspects of their plan.

Below are a few examples of our educational materials, thought leadership, news, regulatory updates, and webinars led by key practice experts to address current developments impacting plans and compensation and benefit matters.

- ▶ **ERISA Roundup**, quarterly recap of recent publications from BDO's ERISA Center of Excellence.
- ▶ **Global Employer Services Newsletter**, provides a brief overview of issues affecting international assignees, predominantly, but not exclusively, from a tax and social security perspective.
- ▶ **Client Advisories**, concise and timely commentary, analysis and insights on events and trends.
- ▶ **BDO Events**, bring our community together in an online and offline setting to connect with each other and share insights into the topics and trends. We offer web-based and live seminars on a variety of business, regulatory, and industry-specific topics of interest. Many of these offerings are CPE-qualified. Visit www.bdo.com/events for upcoming events and webinars.

Employee Benefit Plan Audits

The quality service you require – and deserve.

EXPLORE BDO'S ERISA CENTER OF EXCELLENCE

RELEVANT PUBLICATIONS INCLUDE:

- ▶ [CARES Act Relaxes Qualified Plan and Employee Benefit Rules](#)
- ▶ [COVID-19's Impact on U.S. Retirement Plans](#)
- ▶ [Documenting Late 401\(k\) Plan Deposits Due to COVID-19](#)
- ▶ [Benefits Outlook for 2021: Telehealth, Mental Health, Digital Communications](#)

| JULY | | | | | | |
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| | | | 1 | 2 | 3 | 4 |
| 5 | 6 | 7 | 8 | 9 | 10 | 11 |
| 12 | 13 | + | + | 16 | 17 | 18 |
| 19 | 20 | 21 | 22 | 23 | 24 | 25 |
| 26 | + | 28 | 29 | 30 | + | |



Click here to stay up to date on benefit plan deadlines with our interactive [ERISA requirements calendar](#).

Ensuring compliance
for your plans in 2020

EXPLORE THE ERISA REQUIREMENTS CALENDAR ▶

ERISA Services - Audit Leadership Snapshot



BETH GARNER

Assurance Partner &
National Practice Leader,
ERISA Services Practice
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Led by Beth Garner, BDO's employee benefit plan audit practice has dedicated partners and regional practice leaders who lead the practices in their respective regions. Each regional practice has significant depth in employee benefit plan resources at not only the senior manager and partner levels, but also at the senior and staff levels. The size and diversity of the BDO ERISA practice allows BDO professionals throughout the U.S. to share "best practices" as a vertically integrated team.

DEDICATED PARTNERS



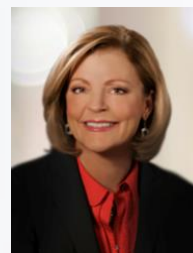
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VALUE-ADDED SERVICES

BDO's Global Employer Services Practice

The professionals in our Global Employer Services Practice are dedicated to helping companies achieve their business and financial goals by effectively managing their most important asset — *their people*.



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COMPENSATION AND BENEFITS SERVICES

GLOBAL EXPATRIATE SERVICES



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DONNA CHAMBERLAIN, Global Expatriate Services Leader
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Retirement Plan Consulting

Working with our clients on retirement programs which strategically align with short- and long-term business goals. We provide comprehensive design and operational support for all qualified retirement plans, including traditional defined benefit pension and cash balance plans, 401(k) and various profit-sharing plans, and Employee Stock Ownership (ESOP) plans. We help our clients with all compliance requirements including non-discrimination testing, information returns, and distribution and loan planning. If any compliance issues do arise, we can assist with a quick and efficient resolution using IRS and DOL voluntary compliance programs.



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ESOP Advisory Services

Helping companies evaluate and transition to a shared ownership with employees. ESOPs are one of the most tax-advantaged mechanisms for business owners who are looking for liquidity for part or all of their business, while maintaining a legacy for valued employees.



BLAKE HEAD
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Executive Tax Consulting

Tax consulting for nonqualified deferred compensation plans, stock options and other equity-based plans, golden parachute issues, transfer of partnership interests, and review for IRC 409A compliance.



KRISTIN PETERS
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Compensation Consulting

Providing total compensation program design and benchmarking, long-term incentive strategy development, Board briefings and support on the executive compensation regulatory environment, preparation of executive compensation disclosures, and performance management.



TERRY ADAMSON
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Compensation Surveys

Delivering valuable insights and benchmarking data that can be used to design industry-specific and data-driven compensation programs.



JUDY CANAVAN
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Global Payroll Services

Providing companies preliminary payroll review and recommendation, implementation, assignment benefit and compensation gathering, and compensation worksheets to reconcile and U.S. and foreign payrolls.



RONI RIZZO
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Employment Tax Services

Identifying and implementing reductions in current and future employment tax burden and exposures, and taking advantage of federal, state, and local opportunities to recover overpayments from previous years.



TOM LECLAIR
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Global Equity Services

Helping employers around the globe minimize tax burdens and compliance risk through BDO's international network and tools like our BDO Global Equity Mobility Solution and Global Equity Rewards Matrix.



JOE PANCAMO,
Managing Director
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Expatriate Tax Services

Working with multinational companies to minimize tax burdens and compliance risk while providing integrated services and essential tools, such as our business travelers tracking application to enable seamless global and domestic employee transitions.



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Global Mobility Consulting

Developing strategies with a company's stakeholders to determine key objectives and create or modify a Global Mobility Program to meet these objectives through enhanced assignee selection criteria, policy design, repatriation strategies, cost analysis, market analysis, and effective communication.



BRAD VELTKAMP
Partner
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VALUE-ADDED SERVICES

Actuarial Services

In an independent actuarial review, the Actuarial Services team acts as a pension accounting resource, conducts merger and acquisition and plan design reviews, and provides forecasting services and non-qualified plan consulting. Review services are offered for defined benefit plans and health and welfare plans.

In addition to executive compensation, BDO offers actuarial services that include the following:

- ▶ Plan design consulting/review
- ▶ Competitive benefits for executives
- ▶ Accounting implications
- ▶ Replacement retirement programs
- ▶ Employee reactions/concerns
- ▶ Possible plan termination
- ▶ Review of actuarial reports
- ▶ Government filings
- ▶ Compliance testing
- ▶ Administration
- ▶ Annual actuarial valuations
- ▶ Projections/tax planning
- ▶ Plan design
- ▶ ASC 715 Accounting Report
- ▶ Administrative (may be Independence concerns) plan documents
 - Benefit calculations/distributions
 - Cash balance account maintenance
 - Employee benefit statements



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VALUE-ADDED SERVICES

Tax Compliance and Consulting Services

FORM 5500 PREPARATION

BDO has a distinctive structure set up for the preparation and review of the Form 5500 and related returns.



Our Resources - Our senior ERISA Reporting and Disclosure professionals oversee the preparation and review of all Form 5500 and related returns. We have established a national center that includes professionals trained in and dedicated to the preparation of Form 5500, Form 5558, and Form 5330 returns. All forms and workpapers are electronically maintained and can be seamlessly routed to our center for processing, allowing us to easily manage and tap into additional resources as needed.



Our Technology - BDO utilizes FT Williams 5500 Forms, providing a filing and reporting process that encompasses legislative changes for 5500s and Summary Annual Reports, as required. Consistently one of the first EFAST-approved Form 5500 solutions, customers nationwide depend on FT Williams functionality and timeliness. Its web-based tool helps us publish our clients' 5500 Forms and Schedules directly from FT Williams Form 5500, including security technology for sharing confidential data for delivery to the EFAST-approved government site. With permission set by us, clients can verify or edit data, as well as print and file copies. FT Williams Forms offers dependability, flexibility, and security all in one system.

INCOME TAX REPORTING FOR RETIREMENT PLAN TRUSTS

BDO has a dedicated tax team that specializes in employee benefit nonprofit tax compliance. This team works with multiple trusts that receive over 500 Schedules K-1's annually. In addition to the federal compliance, these trusts require filing in all states that have a UBIT reporting requirement, as well as filing hundreds of international forms.

The professionals within BDO's State and Local Tax and International Tax practices possess the specific knowledge to navigate through the complex state and foreign reporting requirements as a result of investing in alternative investments to identify risks and opportunities. Once the investment income and portfolio are scrubbed for any unrelated business income tax and foreign and state filing requirements, BDO's professionals work together in filing the Federal Form 990, 990-T, and any state income tax returns and foreign reporting. BDO can serve the needs of retirement plan trusts with a diverse investment portfolio.

Below are some of the specific considerations with which your BDO team has extensive experience:

- ▶ Analyzing Schedules K-1 for UBIT and foreign reporting requirements
- ▶ Determining applicable Section 512(a)(6) UBIT silos and NOL determinations
- ▶ Application of passive activity loss limitations
- ▶ Analysis of indirect expenses
- ▶ Aggregation and tracking of UBIT by state applying Section 512(a)(6) silo rules as necessary, in addition to state depreciation, depletion, Section 163J, NOL rules, etc.

EXCEPTIONAL CLIENT SERVICE, WITHOUT EXCEPTION

Why Our Clients Choose Us

It's our people, the knowledge they bring to engagements, their commitment to quality service, and the candid relationships they develop with clients that has made BDO the distinctive choice for professional accounting services for more than 100 years.

BDO is one of the largest providers of plan audit services in the U.S. Our team of dedicated ERISA professionals combines BDO's comprehensive audit and tax offerings to provide services tailored to our clients' unique needs



Depth of
experience



Technical
knowledge



Open,
communicative
culture



Active
engagement
leaders



Exceptional
client service





About BDO



BDO's Central Region Presence

Our Central Region is home to BDO's national headquarters in Chicago. We have over a 100-year history providing assurance, tax, and advisory services to companies across the region. We believe client service is paramount and key to our success in building strong, long-term client relationships.

Companies benefit from our ability to deliver integrated, responsive, customized services through strong local leaders, who are backed by the depth and breadth of our resources as a leading global accounting and advisory firm.

We serve a diverse range of publicly traded and privately held companies a full range of industries, including construction, real estate, financial institutions and specialty finance, nonprofit and education, hospitality, healthcare, insurance, life sciences, manufacturing, private equity, public sector, retail and consumer products, transportation, and technology.

SELECT CENTRAL REGION CLIENTS

- ▶ Acura Pharmaceuticals
- ▶ Akorn, Inc.
- ▶ American Axle Manufacturing
- ▶ Arotech Corporation
- ▶ Black Box Corporation
- ▶ CECO Environmental Corp.
- ▶ Crate & Barrel Holdings, Inc.
- ▶ Diplomat Pharmacy, Inc.
- ▶ Diversified Restaurant Holdings, Inc.
- ▶ Dow Chemical Company
- ▶ Ford Motor Company
- ▶ Kellogg Company
- ▶ Marriott International, Inc.
- ▶ Neogen Corporation
- ▶ Permixon Group, Inc.
- ▶ Power Solutions international
- ▶ Sparten Corporation
- ▶ Whirlpool Corp.

Akron | Chicago | Cincinnati | Cleveland | Columbus | Detroit | Grand Rapids | Indianapolis | Kalamazoo | Madison | Milwaukee | Minneapolis | Oak Brook | Pittsburgh | Rosemont | St. Louis

BDO'S CENTRAL REGION BY THE NUMBERS



19

Offices Across the Central Region



2,000+

Partners and Professional Staff



1:8

Partner-to-Staff Ratio



735+

Certified Public Accountants

National Presence

BDO USA

Assurance

46%

Tax

31%

Advisory

23%



65+
OFFICES

740+
ALLIANCE FIRM
LOCATIONS



8,063
TOTAL PERSONNEL



100 YEARS, AND COUNTING.

When M. L. Seidman founded Seidman & Seidman in 1910, there were just over 2,000 accountants in the entire United States. By the 1980's, the global network had been established.

Today, BDO's entrepreneurial spirit lives on, and the firm continues its history of growth as it expands across the country. Yet, no matter how large we become, we will continue to remain united under a common purpose: **helping people thrive, every day.**

Global Reach

BDO INTERNATIONAL

Assurance

42%

Tax

22%

Consulting Advisory

36%



167
COUNTRIES

1,658
OFFICES



91,054
TOTAL PERSONNEL



EXCEPTIONAL SERVICE. WORLDWIDE.

With a network spanning more than 167 countries worldwide, BDO is the fifth-largest global network of public accounting firms. Our seamless global approach allows us to serve clients through a central point of contact, granting access to relevant experience across borders — **where and when our clients need us.**

Statistics for the year ended 9/30/20.
Locations include exclusive alliance of BDO Member Firms.

BDO Culture and Values

Our culture and core values reflect how we manage our work, our relationships, and ourselves. The following core values embody the standards by which we conduct ourselves and the standards you can expect in all our dealings with you as a client:

PEOPLE FIRST

- ▶ Care
- ▶ Earn trust and be trusting
- ▶ Be respectful
- ▶ We before me!

EXCEPTIONAL: EVERY DAY, EVERY WAY

- ▶ Have integrity
- ▶ Be a true professional
- ▶ Everyone is a client
- ▶ Model excellence!

EMBRACE CHANGE

- ▶ Be forward thinking
- ▶ Lead the way
- ▶ Grow and help others grow
- ▶ Move to improve!

EMPOWERMENT THROUGH KNOWLEDGE

- ▶ Listen intently
- ▶ Be direct
- ▶ Share what you know
- ▶ Be curious!

CHOOSE ACCOUNTABILITY

- ▶ Take personal responsibility
- ▶ Be humble
- ▶ Mind the bottom line
- ▶ Do what you say you'll do!



BDO Culture and Values

WHAT WE ARE PROUD OF

BDO Knows Green

BDO is committed to protecting the planet and establishing itself as an environmentally conscious firm.



Top Entry Level Employers for 2019

CollegeGrad.com has included BDO on their list of Top Entry Level Employers for multiple years, recognizing our commitment to hiring and developing entry level candidates.



Women's Inclusion at BDO

Designed to increase the recruitment, retention, and advancement of women by fostering an environment rich with opportunities for personal and professional growth.



Working Mother 100 Best

BDO has been recognized by Working Mother magazine for 10 consecutive years as part of its annual 100 Best Companies list.



Working Mother Best Companies for Dads

BDO has been recognized by Working Mother magazine for Best Companies for Dads 2020.



Volunteerism

By volunteering our time, talent, and resources, we are able to positively impact our communities, while building a firmwide culture of giving back that strengthens our business and inspires our people.



Best Places to Work For; Best and Brightest in Wellness

The National Association for Business Resources (NABR) has named BDO to both the 101 Best and Brightest Companies to Work For and the 101 Best and Brightest in Wellness multiple years.



NAFE Top Company for Executive Women

The National Association for Female Executives (NAFE) has named BDO to their Top 50 list for multiple consecutive years, recognizing businesses supporting the advancement of women.



Vault Accounting Top 50 & Top Internship

BDO has been named to the Vault Accounting 50 list for seven consecutive years! Currently ranking as #4 overall, #6 for prestige, and #4 for diversity. We have also been recognized by Vault.com as one of the best internship programs in North America, multiple years.



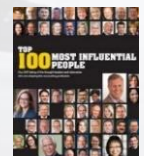
When Work Works Award

At BDO, flexibility is any change — big or small, short or long term — in where, when, or how you work. Thirty-five+ offices have been recognized nine consecutive years, distinguishing us as a top practitioner of workplace flexibility nationally.



BDO's CEO: Top 100 Most Influential People List

Accounting Today named BDO's CEO, Wayne Berson, to its Top 100 Most Influential People list, which it describes as "a listing of the thought leaders and visionaries who are shaping the accounting profession."



BDO is the brand name for BDO USA, LLP, a U.S. professional services firm providing assurance, tax, and advisory services to a wide range of publicly traded and privately held companies. For more than 100 years, BDO has provided quality service through the active involvement of experienced and committed professionals. The firm serves clients through more than 65 offices and over 740 independent alliance firm locations nationwide. As an independent Member Firm of BDO International Limited, BDO serves multi-national clients through a global network of more than 91,000 people working out of more than 1,600 offices across 167 countries and territories.

BDO USA, LLP, a Delaware limited liability partnership, is the U.S. member of BDO International Limited, a UK company limited by guarantee, and forms part of the international BDO network of independent member firms. BDO is the brand name for the BDO network and for each of the BDO Member Firms.

www.bdo.com

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Material discussed is meant to provide general information and should not be acted on without professional advice tailored to your needs.

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