



# Benefit Creation for Innovation

## Align Your Benefit Programs as You Grow Your Business

As a leader of an innovative company, you face unique challenges in providing employee benefits, compensation and retirement plan offerings. You may ask yourself:

- ▶ My company is about to have 50 (or 100) employees. Are we compliant with the Affordable Care Act?
- ▶ Do I have the appropriate statutory and contractual liability insurance in place?
- ▶ How do I attract and retain top talent? Is our compensation and benefit program competitive?
- ▶ How can we retain more tax-free income?
- ▶ Is a PEO right for my company? If so, which one?

Cherry Bekaert Benefits Consulting has a dedicated team who can provide the right solutions for your growing company.

# Lifecycle Stage Services for Innovative Companies

Early Stage	Start-up Stage	Expansion Stage	Later Stage
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## CONSIDERATIONS

<p>Approximately 1-10 employees</p> <ul style="list-style-type: none"> <li>▶ Payroll System</li> <li>▶ Buy/Sell Insurance</li> <li>▶ Statutorily Required Insurance (Workers Compensation)</li> <li>▶ Contractually Required Insurance (General Liability)</li> <li>▶ PEO Evaluation</li> <li>▶ ASO Evaluation</li> </ul>	<p>Approximately 11-50 employees</p> <ul style="list-style-type: none"> <li>▶ Medical and Dental</li> <li>▶ Life and Disability</li> <li>▶ 401(k)</li> <li>▶ Errors and Omission</li> <li>▶ Directors and Officers</li> <li>▶ Employment Practice Liability</li> <li>▶ Product Liability</li> <li>▶ Total Compensation Benchmarking</li> </ul>	<p>Approximately 51-100 employees</p> <ul style="list-style-type: none"> <li>▶ ACA Compliance</li> <li>▶ Executive Compensation and Benefits</li> <li>▶ Cyber Liability</li> <li>▶ International Exposure</li> <li>▶ Crime Bonds</li> <li>▶ Cash Balance and Defined Benefit Plans</li> <li>▶ Key Person Insurance</li> <li>▶ Organizational Management</li> <li>▶ Talent Acquisition and Retention</li> </ul>	<p>Approximately 100+ employees</p> <ul style="list-style-type: none"> <li>▶ ACA Compliance</li> <li>▶ ACA Reporting</li> <li>▶ Pre-sell Due Diligence</li> <li>▶ Property Insurance</li> <li>▶ Fiduciary Liability</li> <li>▶ Profit Sharing</li> <li>▶ HR Information System</li> <li>▶ Performance Management</li> <li>▶ Self-funding Risk Retention</li> <li>▶ Reps and Warranty Insurance</li> </ul>
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## Cherry Bekaert Benefits Consulting Services

### Health & Benefits

- ▶ Consulting
- ▶ Affordable Care Act Compliance
- ▶ Procurement

### Risk Management

- ▶ Property & Liability Insurance
- ▶ Consulting
- ▶ Procurement

### Compensation & Human Capital

- ▶ Executive Compensation
- ▶ Incentive Plans
- ▶ Human Resource Information System

### Retirement Plans & Actuarial Services

- ▶ Consulting
- ▶ Recordkeeping & Administration

### Executive Insurance

- ▶ Buy/Sell
- ▶ Key Person
- ▶ Disability

### Transaction Services

- ▶ Benefits
- ▶ Compensation
- ▶ Risk & Insurance

### About Cherry Bekaert Benefits Consulting

Cherry Bekaert Benefits Consulting LLC ("CBBC") is a joint venture between Cherry Bekaert LLP and Chernoff Diamond & Co. LLC, a highly respected benefits and risk management advisory firm. CBBC specializes in consultation, implementation and administrative services for your company's group health and welfare plans to reflect the Affordable Care Act ("ACA").

### About THInc

THInc is a specialized practice of dedicated experts serving innovative clients in the Technology, Health and Industrial sectors within Cherry Bekaert. Our team offers inventive and original ideas, accounting convention alternatives, and tax-efficient strategies based on our clients' past performance and future advances in their business practices.



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