"C" IS FOR COOKIE and "E" IS FOR ERISA

Boutwell Fay LLP

ATTORNEYS AT LAW

Employee Benefits & ERISA

2025 COOKBOOK

OUR FIRM

OUR MISSION

For over 25 years, Boutwell Fay has been leading businesses to effectively translate the often-complex nuances of the law into plain speak. We are a nationally recognized ERISA law firm with an unquenchable thirst to continue to learn, share, and deeply care for clients.

As the only boutique firm in Orange County, California that specializes solely in employee benefits, we have the knowledge and wisdom to successfully solve even the most complex legal challenges. We provide counsel to a broad range of business, consulting, and financial services firms. Our clients include private employers, non-profit entities, other law firms, financial institutions, and government agencies.

CLIENT CARE

Clients tell us that this ever-evolving area of employee benefits and ERISA can confound even the most astute professional. At Boutwell Fay, we pride ourselves on constantly staying on top of every nuance in this changing area of the law - simplifying the complex is our goal.

We work as a team with our clients. It is the combination of our expertise and constant education, combined with strong collaboration with our clients, that sets us apart.

We are pleased to share our favorite sweet recipes with you in this book. Let us worry about your ERISA and employee benefits problems while you indulge in a delicious homemade cookie!

Enjoy!

Boutwell Fay LLP
ATTORNEYS AT LAW
Employee Benefits & ERISA

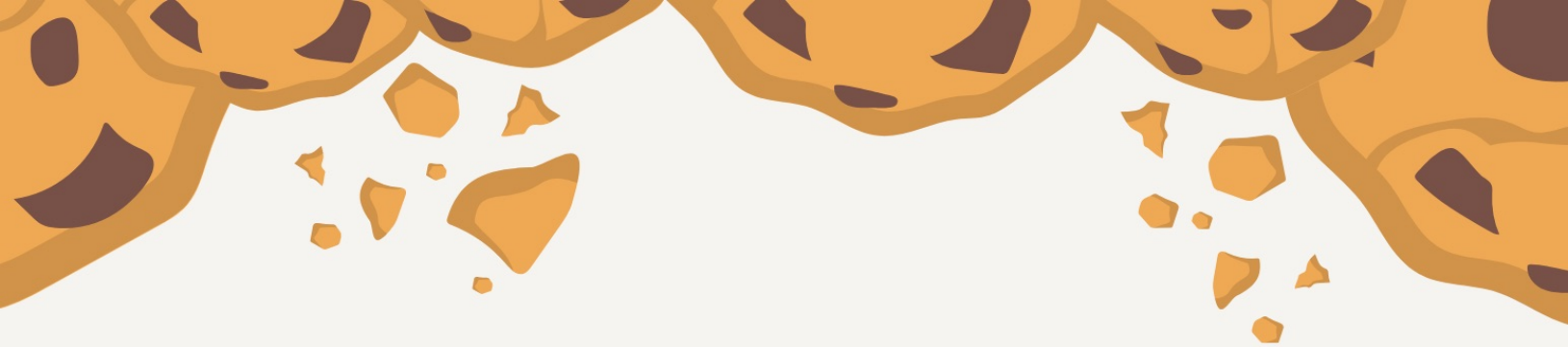


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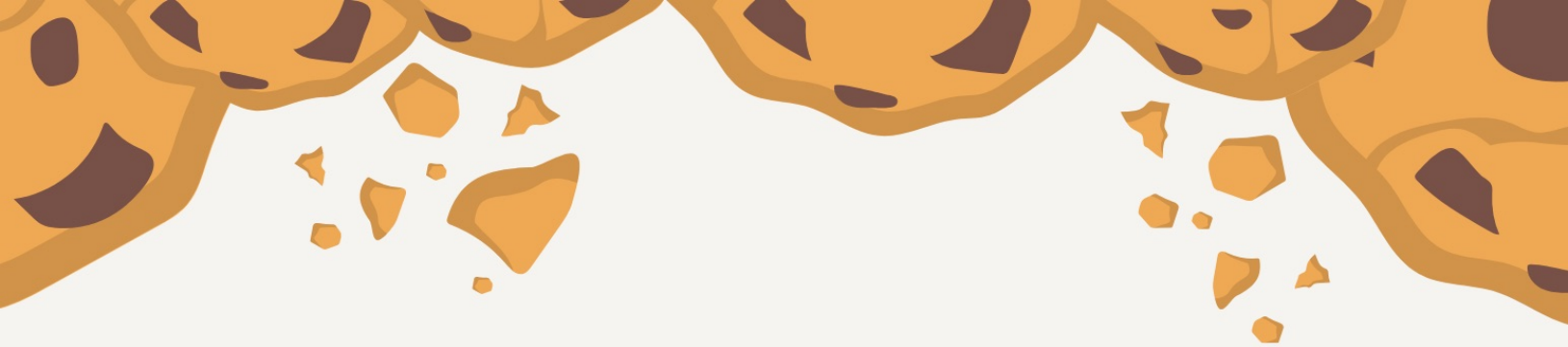


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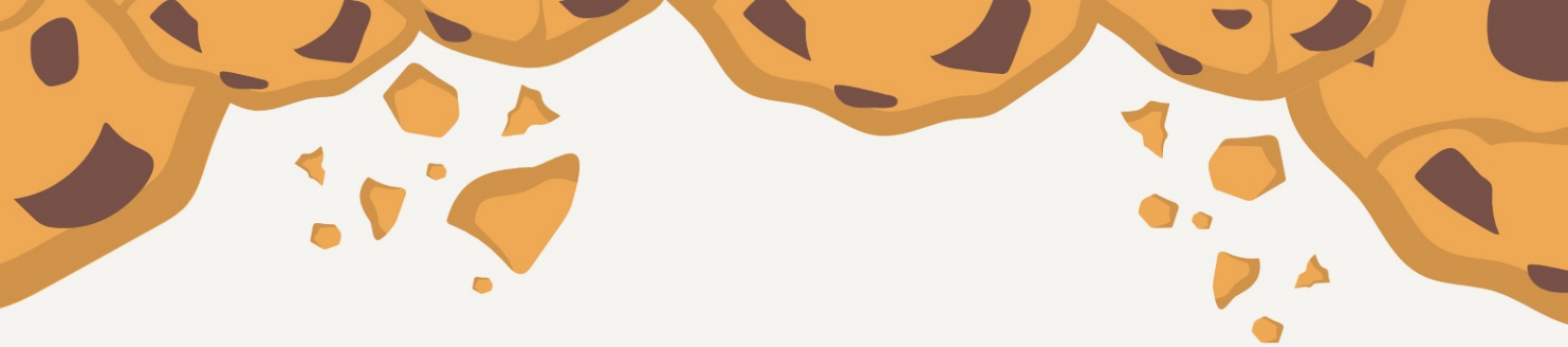
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Since the firm was founded in 1998, we have enjoyed collaborating with our clients to successfully navigate the ever-changing landscape of employee benefits. The need for practical, cost-effective advice in this field has never been greater. We look forward to helping our clients solve the employee benefits puzzles of today and the future.

SHERRIE BOUTWELL

Founder and Managing Partner

SNOWBALL COOKIES

from Sherrie Boutwell



SHERRIE BOUTWELL
Partner

Even in law school, Sherrie became excited about the evolving area of employee benefits. To Sherrie, it's about collaboratively working with clients to find the best solutions to their employee benefit challenges. Since 1983, Sherrie has focused her law practice and ongoing education on finding solutions in this ever-changing and complex area of today's employee benefit challenges.

NOTES

My mom used to make these cookies for me when I was a kid, and I took them for lunch to elementary school. I skip the powdered sugar but that is what makes them look like snowballs.

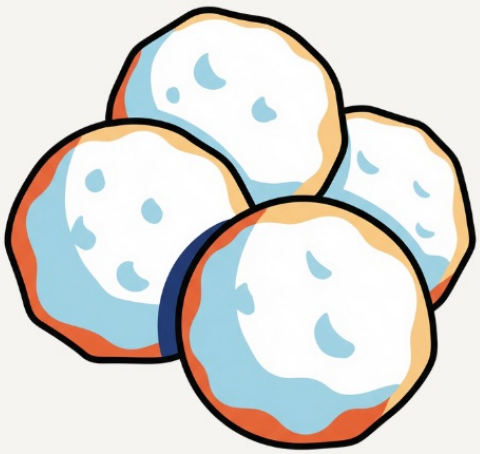
INGREDIENTS

- 3 sticks of butter
- 1 1/2 cup of sugar
- 1 tsp vanilla
- 6 Tbsp cocoa
- 2 tsp water
- 4 cups oats
- Powdered sugar

DIRECTIONS

- Bring butter to room temperature.
- Mix in sugar – well.
- Add remaining ingredients.
- Refrigerate mixture until cool.
- Roll into balls.
- Refrigerate.

Final Touches Roll in powdered sugar before refrigerating.



"S" is for Sherrie (and for Safe Harbor Plans)

Safe Harbor 401(k) Plans allow plans to automatically pass certain nondiscrimination tests by providing set employer contributions and meeting specific conditions.

Search our website for: What is a Safe Harbor 401(k) Plan?

BROWN BUTTER & SALT SHORTBREAD COOKIES

from Katrina Veldkamp



KATRINA VELDKAMP
Partner

Katrina has employee benefits in her blood – many of her relatives have worked in retirement plan administration – but she is the first ERISA attorney in the family. Katrina enjoys working through and solving the puzzle of employee benefits with her clients.



INGREDIENTS

- 1/2 cup unsalted butter
- 1/2 cup salted butter
- 3/4 cup light brown sugar
- 1/4 cup confectioners' (powdered) sugar
- 2 tsp vanilla
- 2 1/4 cups flour
- 1 tsp baking soda
- Sea salt or flaky salt (e.g. Maldon)

DIRECTIONS

- Preheat oven to 325° convection or 350° regular.
- In a heavy shallow saucepan melt butter slowly on low to medium heat stirring constantly until browned. NOTE: It takes approximately 10 minutes.
- Add sugars to melted browned butter, beat in, and let cool.
- Add vanilla to cooled butter/sugar mixture.
- Mix together flour and baking soda.
- With mixer, beat together butter/sugar mixture and flour/soda mixture.
- Roll 1" cookie dough balls and place on cookie sheet.
- Make a weak saltwater mixture with sea salt and brush onto top of rolled cookie dough balls.
- Place a few flaky salt crystals onto top of "wet" cookie dough balls.
- BAKE: 325° for convection oven or 350° for conventional (regular) oven until golden on bottom – check at approximately 6-8 minutes as ovens may vary greatly.

MOLASSES COOKIES

from Katrina Veldkamp's Grandmother – Prebble Heard

INGREDIENTS

- 3/4 cup shortening
- 1 cup sugar
- 1/4 cup molasses
- 1 egg
- 2 tsp soda
- 2 cups sifted flour
- 1/2 tsp cloves
- 1/2 tsp ginger
- 1 tsp cinnamon
- 1/2 tsp salt

"K" is for Katrina
(and for 401(k) Plans)

401(k) plans allow employees to choose between receiving cash or making pre-tax deferrals for retirement savings that can be typically accessed penalty free after the age of 59 1/2.

Search our website for: Recent Developments in 401(k) Forfeiture Cases: Key Updates for Plan Sponsors

DIRECTIONS

- Over low heat, melt shortening in 3-4 qt. pan, let cool.
- Add sugar, molasses, and egg and beat well.
- ALTERNATE: melt shortening, molasses, and sugar together over low heat.
- Sift together flour, soda, cloves, ginger, cinnamon, and salt.
- Add sifted ingredients to shortening mixture and mix well.
- Chill overnight.
- Form in 1" balls, roll in granulated sugar, and place on greased cookie sheet
- BAKE: 375° for approximately 10 minutes or until done.

Yields 4 1/2 to 5 dozen cookies



RESOURCES

We keep our clients informed of these ever-changing rules and regulations of ERISA. They tell us we work efficiently and thoroughly, providing the most comprehensive and up-to-the-minute employee benefits solutions. Our constantly updated Resources on our website provides tools to help boost your awareness of the most time-sensitive news and information and include:

- **Annual Limits:** Yearly updates on the IRS's dollar adjustments for employer sponsored health and welfare and retirement plans.
- **News & Events:** Upcoming events and publications.
- Blog: Weekly posts with updates on legislation, deadlines and helpful tips.
- **Articles:** In-depth pieces written by our attorneys with vital information on everything ERISA and employee benefits.
- **Building Block FAQs:** Key Frequently Asked Questions to start building your basic knowledge.
- **Webinars:** A library of webinars presented by our experts are full of the latest legislation and information.
- **Glossary:** A helpful list of common employee benefits and retirement plan terms and their explanations.
- **Archive:** All our previous blog posts, newsletters, articles, and webinars.

CHOCOLATE CHIP COOKIES

from Richard Luna





RICHARD LUNA
Senior Counsel

For almost 20 years, Richard Luna has advised employers of all sizes, including Fortune 500 companies and other public and private companies and start-ups on all aspects of ERISA compliance and the day-to-day operation and administration of employee benefit plans.

INGREDIENTS

- 1 10 oz. (283g) – 11 1/2 oz. (325g) package Ghirardelli Bittersweet 60% Cacao Baking Chips
- 1 cup butter, softened
- 3/4 cup sugar
- 3/4 cup brown sugar, packed
- 2 large eggs
- 2 tsp vanilla
- 2 1/4 cups unsifted flour
- 1 tsp baking soda
- 1/2 tsp salt

DIRECTIONS

- Preheat oven to 375°.
- Stir flour with baking soda and salt; set aside.
- In large mixing bowl, beat butter with sugar and brown sugar at medium speed until creamy and lightened in color.
- Add eggs and vanilla, one at a time. Mix on low speed until incorporated.
- Gradually blend dry mixture into creamed mixture. Stir in chocolate chips.
- Drop by tablespoon onto ungreased cookie sheets.
- Bake at 375° for 9 to 11 minutes or until golden brown.

NOTES

I have had and used this recipe for decades (going back to when chocolate chip packages were bigger) and made them before kids and now I make them for and with my kids. The 60% cacao chips (formerly "Double Chocolate Chips") add a depth and richness that you won't get from regular milk chocolate chips.

Additional Notes The 11 1/2 ounces of semi-sweet chocolate chips can be substituted with any variety of chip flavor (i.e. milk chocolate chips, etc.)

Yields approximately 4 dozen cookies

Source Ghirardelli Classic Chocolate Chip Cookies

"R" is for Rich (and for Reporting Requirements)

Retirement plans and health and welfare plans have mandatory reporting requirements which include but are not limited to: annual filing of Form 5500 which has been most recently updated for plan years beginning on or after January 1, 2023; PBGC reporting for defined benefit plans; and ACA reporting regarding full-time employee health coverage for applicable large employers.

Search our website for: New Options for ACA Reporting

M&M'S PARTY COOKIE

from Allison Martinez





ALLISON MARTINEZ, NÉE DE TAL

Associate Attorney

Allison Martinez is an employee benefits and tax attorney who combines technical expertise with a genuine passion for helping others. With over a decade of experience in guiding employers through complex tax and benefits laws, she enjoys unraveling the "puzzle" of employee benefits law and delivering practical, client-focused solutions.

INGREDIENTS

- 1 cup shortening
- 1 cup firmly packed brown sugar
- 1/2 cup granulated sugar
- 2 tsp vanilla
- 2 eggs
- 2 1/4 cups sifted all-purpose flour
- 1 tsp baking soda
- 1 tsp salt
- 1 1/2 cups M&M's Plain Chocolate Candies

DIRECTIONS

- Preheat oven to 375°.
- In a large bowl mix 1 cup shortening and 1 cup brown sugar and 1/2 cup granulated sugar. Beat in 2 tsp vanilla and 2 eggs.
- In another bowl, sift 2 1/4 cups of all-purpose flour, 1 tsp baking soda, and 1 tsp salt.
- Add dry ingredients to the sugar-egg mixture. Blend well.
- Stir in 1/2 cup of M&M's Plain Chocolate Candies. (Save the remaining candies for decorating).
- Drop rounded teaspoons of cookie dough 2 inches apart on ungreased cookie sheet.
- Decorate tops with remaining candies.
- Bake on center rack of a moderate oven (375°) 10 minutes or until golden brown.
- Remove cookies with spatula to wire racks and cool completely.

NOTES

These were some of my favorite cookies from when I was a kid. The recipe is from the M&M's wrapper from the 70s or 80s. I loved it when my mom made these cookies. I'd often request them for elementary school parties and/or events.

"A" is for Allison
(and for Affiliated Service Groups)

An affiliated Service Group is one type of group of related employers where two or more organizations have a service relationship and in some cases an ownership relationship. An Affiliated Service Group may impact your plans in multiple ways, including testing.

Search our website for: Addressing the Risks of Related Employer Status for Benefit Plan Purposes

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BROWN BUTTER BOURBON VANILLA WHITE CHOCOLATE MACADAMIA NUT COOKIES

from Lauren Mamaghani



LAUREN MAMAGHANI
Associate Attorney

Lauren Mamaghani enjoys simplifying benefits law into practical advice for clients and is passionate about helping employers and employees find shared success.

INGREDIENTS



- 10 Tbsp unsalted butter
- 1 cup brown sugar
- 1 egg
- 2 tsp vanilla extract
- 3/4 tsp salt
- 1/2 tsp backing powder
- 1/2 tsp baking soda
- 1 1/3 cups all-purpose flour
- 3/4 cup chopped salted macadamia nuts
- 1/2 cup chopped Milkboy Finest Swiss White Chocolate with Bourbon Vanilla
- Flaky sea salt for sprinkling



DIRECTIONS

This recipe scored me major points with the in-laws!

- Preheat oven to 350°.
- Brown 8 Tbsp of the butter.
- Combine the brown butter, remaining 2 Tbsp of cold butter, and the brown sugar. Mix until the butter melts.
- Add the egg, vanilla, and salt. Wisk until smooth.
- Whisk in the baking powder and soda.
- Fold in the flour and add the chocolate and nuts just before the flour is totally incorporated.
- Form and add evenly sized balls of dough to a cookie sheet.
- Sprinkle with flaky salt.
- Bake at 350° for 9-11 minutes.

Final Touches Immediately after the cookies come out of the oven, place a large circular cookie cutter around each one and swirl it until the cookie is perfectly round.

"L" is for Lauren
(and for Leased Employees)

A leased employee is an individual who performs services for a company (the "recipient employer") under an agreement with a leasing organization, on a substantially full-time basis for at least one year, and primarily under the recipient employer's direction and control. It's crucial to identify them correctly because, despite being paid by the leasing company, these individuals must often be included in the recipient employer's retirement plan for compliance and nondiscrimination testing purposes, potentially impacting eligibility, vesting, and contributions.

Search our website for: Internal Controls Part 2: Operational Compliance for Eligibility Classification - Reviewing the Plan

GOLDIE BERNSTEIN'S CHOCOLATE COOKIES WITH NUTS ON TOP

from Deborah Fabricant



DEBORAH FABRICANT
Of Counsel

Deborah Fabricant made a conscious choice to direct her legal career into the area of employee benefits law after a back-door introduction to it some 40 years ago as a litigator challenging the constitutionality of the Multiemployer Pension Plan Amendments Act of 1980. She never looked back, focusing her current practice on providing advice and counsel to ERISA plan sponsors and plan fiduciaries.

INGREDIENTS

- 2 heaping Tbsp of Crisco or butter
- 2 squares of semi-sweet baker's chocolate
- 1 cup sugar
- 1 cup flour
- 1/4 tsp salt
- 1/2 tsp baking powder
- 1 egg
- 1 tsp vanilla
- 2 Tbsp milk
- Chopped walnuts

DIRECTIONS

- Preheat oven to 350°.
- Over low flame, melt together the Crisco or butter and 2 squares of chocolate (do not boil).
- Mix wet ingredients together first then add dry ingredients.
- Spread thin on greased cookies sheet.
- Top with chopped walnuts.
- Bake at 350° for 15 minutes.

Extra Tip Cut while warm.



"D" is for Deborah (and for Delinquent Filers)

Delinquent Form 5500 filings can be fixed by promptly filing the delinquent Form 5500 through the Department of Labor's (DOL) Delinquent Filer Voluntary Compliance Program (DFVCP) for ERISA plans, or the IRS' delinquent filer program for non-ERISA plans, which offer significantly reduced penalties.

Search our website for: Correcting Late or Missing Form 5500s

WORLD'S EASIEST (AND UNLIKELY) CHOCOLATE COOKIES

from Evan Giller





EVAN GILLER
Of Counsel

Evan was drawn to becoming an attorney by the prospect of working for organizations that serve the community. Over 35 years ago he combined that goal with his interest in the growing field of employee benefits and he began advising non-profit and governmental employers on their benefit plans. This has been the focus of his practice ever since.

INGREDIENTS

- 1 12-oz package of your favorite chocolate chips (semi-sweet or dark chocolate are recommended)
- 1/2 cup Post Grape-Nuts cereal (yes, really - Grape-Nuts)
- Raisins or dried cranberries (optional)

DIRECTIONS

- Line a cookie tray with wax paper.
- In a double boiler, melt the chocolate chips, stirring continuously. Once the chips are completely melted, turn off the heat.
- Add Grape-Nuts cereal and stir thoroughly.
- If desired, add raisins and/or dried cranberries to taste and stir thoroughly.
- Spoon out the cereal/chocolate mixture onto the cookie tray using a tablespoon to form cookies.
- Cool in the refrigerator until the cookies harden. Can be served right from the refrigerator or at room temperature.

Yields approximately 15 medium-sized cookies

"E" is for Evan (and for EPCRS)

The Employee Plans Compliance Resolution System (EPCRS) is a program from the IRS that allows employers to fix mistakes made in their retirement plans so they can avoid losing the plan's tax-qualified status. It helps ensure that plans continue to receive favorable tax treatment, protecting both the employer and employees.

Search our website for: What is EPCRS?

POLVORONES

Mexican Wedding Cookies

from Candace Finn





CANDACE FINN
Law Clerk

INGREDIENTS

- 2 cups all-purpose flour
- 1/8 tsp salt
- 1/2 cup cold unsalted butter cut into chunks
- 1/2 cup vegetable shortening
- 1/2 cup pecans ground or finely chopped
- 3/4 cup confectioners' sugar plus more to dust
- 1 egg

DIRECTIONS

- Preheat the oven to 350°.
- Use a food processor or blender to finely chop the pecans. Add the powdered sugar to the processor or blender and grind or chop.
- Mix the flour and salt together in a large mixing bowl. Drop in the chunks of butter and the vegetable shortening in teaspoon amounts. Begin to mix with your hands, until the butter and vegetable shortening are mixed in with the flour and salt. The mixture will turn into a coarse dough, with chunks of butter and shortening mixed throughout.
- Add sugar and pecan mixture and work it all in. Crack the egg into the mixture and thoroughly combine, using your hands. In less than a minute, the dough should be soft and malleable enough to be turned into a ball. Don't knead more than necessary, you just want it to come together into a homogeneous mass.
- Butter a large cookie sheet. One by one, make small balls of dough with the palms of your hands. The dough ball should be between 1 and 1 1/2 inches wide. Place them on a baking sheet with about 1 inch in between the dough balls. Bake them for about 15 to 16 minutes, until they are a golden brown color.
- Dust extra confectioners' sugar over the top of the cookies, serve and eat.

NOTES

Polvorones have long been a beloved treat across Mexico, especially in border states like Tamaulipas, where my family is from. Growing up in San Antonio, polvorones were a sweet connection to my family's roots just across the border. So, when I got married, we chose to forgo a traditional wedding cake and instead offered our guests a variety of Mexican baked sweets, including plenty of polvorones.

"C" is for Candace
(and for Controlled Groups)

A controlled group is a group of two or more companies that are treated as a single employer due to common ownership. Determining if businesses are part of an ERISA controlled group is critical for compliance, including nondiscrimination testing and ACA reporting, as well as for plan design.

Search our website for: Rules for Identifying Controlled Groups of Tax-Exempt Organizations

OUR TEAM

Problem. Solved. At Boutwell Fay, we are a team. We are the professionals who love to learn, to serve, and to collaborate. Having embraced this nuanced and ever-changing area of the law, we all recognize the value and core essence of working as a team with the singular purpose of providing effective and lasting solutions to employee benefit and ERISA problems.

EVERYTHING BUT THE KITCHEN SINK COOKIES

from Paul Manhart



PAUL MANHART
Director of Operations

INGREDIENTS

- 1 pkg (16-18 oz) Nestle Toll House refrigerated chocolate chip cookie dough
- 1 jar (7 oz) marshmallow cream
- 1/2 cup creamy peanut butter
- 1 1/2 cups corn flakes
- 1/2 cup plain M & M's

DIRECTIONS

- Preheat oven to 350° and grease a 9" x 13" baking dish.
- Press cookie dough into pan and bake for 13 minutes.
- Remove cookie dough from oven and drop teaspoonfuls of marshmallow cream and peanut butter over hot cookie base, then bake for 1 minute to melt. Remove from oven and carefully smooth out marshmallow and peanut butter to cover the top of the cookie.
- Sprinkle the cereal over the melted marshmallow cream and peanut butter.
- Sprinkle the M & M's over the cereal.
- Bake an additional 7 minutes.
- Cool completely then cut into squares.

"P" is for Paul
(and for Pooled Employer Plans)

A pooled employer plan (PEP) is essentially a shared 401(k) plan that allows multiple, unrelated employers to participate in a single retirement plan. The likely biggest benefit of a PEP is the significant reduction in administrative responsibilities and fiduciary liability for participating employers, as a professional pooled plan provider handles these complex tasks.

Search our website for: The Latest on MEPs, PEPs & DCGs



SNICKERDOODLE COOKIES

from Paul Manhart

INGREDIENTS

- 1 cup softened shortening
- 1 1/2 cups sugar
- 2 eggs
- 2 3/4 cups flour
- 2 tsp cream of tartar
- 1 tsp baking soda
- 1/2 tsp salt
- 2 Tbsp granulated sugar
- 2 Tbsp cinnamon



DIRECTIONS

- Preheat oven to 400°.
- Mix together shortening, sugar and eggs.
- Stir in flour, cream of tartar, baking soda and salt.
- Chill dough 1/2 hour.
- Meanwhile, mix together 2 tablespoons sugar and cinnamon in a bowl.
- Roll dough into balls the size of a small walnut.
- Roll balls in sugar and cinnamon mixture.
- Place dough balls 2 inches apart on an ungreased cookie sheet.
- Bake at 400° for 8 to 10 minutes or until lightly browned.

Yields about 5-dozen cookies

PECAN PIE BARK

from Teena Sarkissian



TEENA SARKISSIAN

Senior Compliance Analyst

NOTES

Normally I use my own recipes, but I am not a baker. So, I reached out to 2 friends (extended family) that I've known for over 30 years.

Anytime I have a party, I ask Nancy to bring her "Bark".

"T" is for Teena (and for Top Hat Plans)

A Top Hat Retirement Plan is a non-qualified deferred compensation plan offered by an employer to a select group of highly compensated employees or executives. Unlike qualified plans (like 401(k)s), Top Hat plans are exempt from many ERISA regulations and protections, offering greater flexibility in design and contribution limits but more risk to participants.

Search our website for: Top Hat Plan Basics

INGREDIENTS

- 24 graham crackers
- 3 cups pecan halves
- 1 cup unsalted butter
- 1 cup brown sugar
- 1/2 tsp salt
- 1 tsp vanilla extract

DIRECTIONS

- Preheat oven to 325°.
- Line sheet pan with parchment paper.
- Lay graham crackers tightly across pan.
- In large sauce pan bring butter, sugar, salt, and vanilla to a boil. Once sugar is melted, add pecans.
- Continue to cook mixture for 5 minutes.
- Carefully pour/spread mixture evenly over graham crackers.
- Bake in preheated oven for 8-10 minutes.
- Allow to cool completely before cutting and serving.



CHOCOLATE PEANUT BUTTER NO-BAKE COOKIES

from Teena Sarkissian

INGREDIENTS

- 2 cups sugar
- 4 Tbsp unsweetened dry cocoa
- 1 stick butter (or non-dairy vegan/plant based)
- 1/2 cup milk (or non-dairy vegan/plant based)
- 1 cup peanut butter (or non-dairy vegan/plant based)
- 1 Tbsp vanilla
- 3 cups oatmeal

NOTES

This recipe is from my friend (of over 48 years) Jan. She retired and now lives in Maui. She is vegan, so she included vegan options.

DIRECTIONS

- In a heavy saucepan bring to a boil the sugar, cocoa, butter, and milk. Let boil for 1 minute then allow mixture to sit for 5 minutes. This allows the oats to soak up some moisture.
- Drop a tablespoon of dough onto the lined baking sheets. If desired, slightly flatten down with the back of a spoon. Repeat with the rest of the dough.
- Refrigerate the cookies for 30-60 minutes so they set. Remove from the refrigerator and enjoy!
- Cover and store leftover cookies in the refrigerator for up to 1 week.



NANKHATAI

from Milton Heber





MILTON HEBER
Compliance Analyst

INGREDIENTS

- 3/4 cup wheat flour (or all-purpose flour)
- 1/4 cup besan (gram flour)
- 1 Tbsp semolina suji (optional adds crunch)
- 1/4 tsp baking powder
- 1 pinch baking soda (optional)
- 3 green cardamoms powdered (or 1/2 tsp powder)
- 1/2 cup sugar (traditionally use sugar granules and grind into a fine powder) or use 3/4 cup of powdered sugar
- 1/3 cup ghee or soft butter (do not melt the ghee – use in semi-solid soft state) (use only as much as is needed)

NOTES

Growing up in India I don't remember a lot of baking going on however, I do remember having and enjoying these at home. It is a traditional shortbread cookie however they aren't really referred to a cookies but rather a biscuit.

Combined/summarized from the following sources:

- Vegan Recipes of India
- Nankhatai Recipe

DIRECTIONS

- Preheat oven to 350°.
- Prepare a cookie sheet with parchment paper.
- Powder cardamom seeds with sugar.
- Combine well the flours, semolina, sugar, and baking soda together and set aside.
- Using only enough ghee for mixing add to the flour mixture to make a stiff dough. You may need a tsp more or less depending on where you live. Do not knead the dough.
- Make 12 balls out of the dough. Flatten slightly and press with a fork lightly to make a design.
- Bake at 350° for exactly 10 minutes or until light golden and crisp. When done they will be golden and almost dry on top.
- Immediately remove to a wire rack and cool them completely.

ENHANCEMENTS/SUBSTITUTES

- The recipe calls for ghee but melted butter or oil can be used as well.
- Traditionally nankhatai were made with flour known as maida. Use besan or gram flour to elevate the flavor or replace with any combination including nut powder, all-purpose flour, or whole wheat flour. The same amount of almond meal works well too.

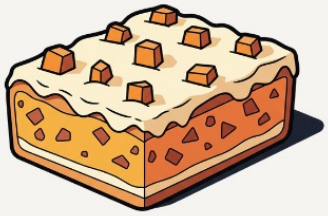
"M" is for Milton (and for Mergers & Acquisitions)

An ERISA attorney is crucial in an M&A transaction because employee benefit plans can represent significant assets and liabilities that impact the deal's financial terms and future operations. An ERISA attorney can assist with due diligence to identify compliance issues, negotiate critical representations and warranties in the purchase agreement, and advise on executive compensation to avoid deal-breaking problems and ensure a smooth transition for employees.

Search our website for: Boutwell Fay LLP Webinar: Employee Benefits in Mergers and Acquisitions

PUMPKIN CRUNCH

from Laura Barta





LAURA
BARTA
Paralegal

NOTES

"C" can be for crunch too. The recipe for the best cookies I ever had comes from the back of the chocolate-chip bag so I am bringing a different "C". I grew up always getting dessert when I went to Grandma's house where she prided herself on being able to get her grandkids (and great grandkids) to eat "healthy". Pumpkin is healthy right?

INGREDIENTS

- 1 large can pumpkin (1)
- 1 large can evaporated milk (2)
- 1 cup sugar (3)
- 1 1/2 tsp cinnamon (4)
- 1 tsp allspice or nutmeg (5)
- 3 eggs (6)
- 1 box yellow cake mix
- 2 cubes oleo (alternative: equivalent to 2 sticks of butter)
- Nuts to cover the top

DIRECTIONS

- Preheat oven to 350°.
- Mix first 6 ingredients into a bowl and pour into a 9" x 14" greased dish
- Sprinkle cake mix evenly over the top of pumpkin mixture.
- Melt and pour oleo/butter evenly over top of cake mix.
- Sprinkle chopped nuts over top.
- Bake at 350° for 50 to 60 minutes

"L" is for Laura (and for Long-Term Part-Time Employees)

The SECURE Acts brought about additional benefits for long-term part-time employees, including the opportunity to make elective deferrals in their 401(k) plans (and 403(b) plans starting in 2025). It is important to remember that years of service count towards eligibility and vesting even if they work fewer hours than full-time employees.

Search our website for: Securing 401(k) Benefits for Part-Time Employees

CHERRY ALMOND SHORTBREAD COOKIES

from Jena Yoder





JENA YODER
Compliance Assistant

INGREDIENTS

- 1 cup unsalted butter (at room temp)
- 1/2 cup powdered sugar
- 2 cups all-purpose flour
- 1/2 tsp salt
- 1 tsp almond extract
- 1/2 cup maraschino cherries (chopped)

"J" is for Jena (and for Joint & Survivor Rules)

The Qualified Joint and Survivor Annuity (QJSA) is a fundamental ERISA provision requiring most married participants in defined benefit plans to receive their retirement benefits as an annuity that continues payments to the surviving spouse after the participant's death. This protection ensures a stream of income for the spouse, safeguarding their financial security in retirement, so spousal consent is required when a participant chooses a different form of distribution.

Search our website for: IRS Expands Self Correction Program in New EPCRS Procedure

DIRECTIONS

- In a large bowl, mix together the unsalted butter, powdered sugar, salt, and almond extract, until smooth and well combined.
- Gradually add the all-purpose flour, mixing on low speed until the mixture becomes crumbly.
- Gently fold in the chopped maraschino cherries and continue mixing until dough forms.
- Transfer the dough onto parchment paper and shape the dough into a log approximately 2 inches in diameter. Wrap and chill the dough for at least 1 hour.
- Preheat your oven to 350°.
- Prepare a baking sheet with parchment paper.
- Slice the chilled dough log into ½ inch thick pieces and arrange the cookies on the baking sheet.
- Bake for about 12-14 minutes, or until the edges are set (but not browned).
- Remove the cookies from the oven and let cool.

THE MOST AMAZING CHOCOLATE CHIP COOKIES

from Danielle Sandoval





DANIELLE SANDOVAL
Legal Administrative Assistant

INGREDIENTS

- 1 cup salted butter softened
- 1 cup granulated sugar
- 1 cup light brown sugar packed
- 2 tsp pure vanilla extract
- 2 large eggs
- 3 cups all-purpose flour
- 1 tsp baking soda
- 1/2 tsp baking powder
- 1 tsp sea salt
- 2 cups chocolate chips (12 oz)

"D" is for Danielle
(and for Disqualification)

Plan disqualification can cause a big tax hit for employers and employees. The top reasons for disqualification of qualified retirement plans often stem from operational failures, plan document defects, and discrimination issues. To avoid disqualification, plan sponsors should diligently adhere to the plan document's terms, stay current with IRS and DOL regulations, conduct regular internal audits, and promptly correct any errors.

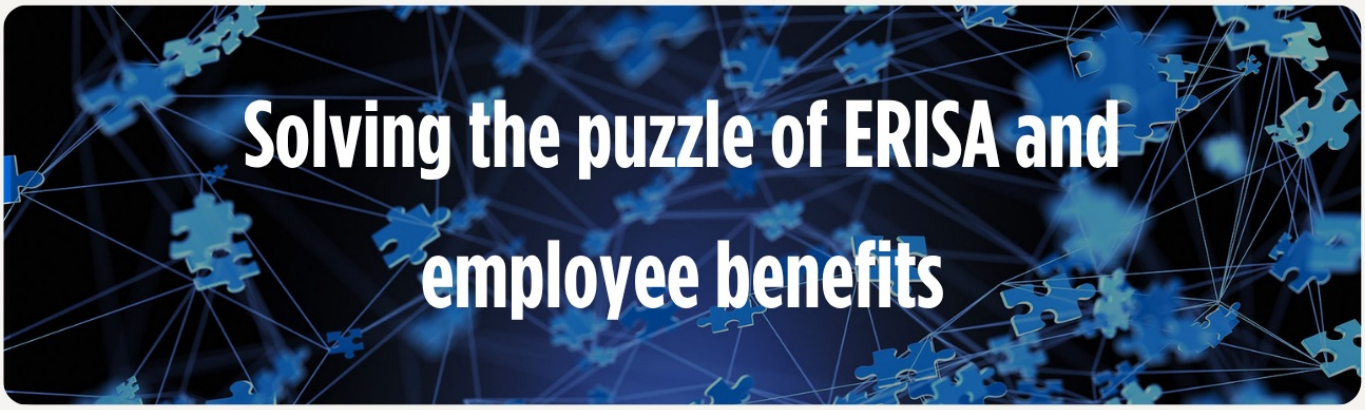
Search our website for: 401(k) Retirement Plan Disqualification

DIRECTIONS

- Preheat oven to 375°.
- Line three baking sheets with parchment paper and set aside
- In a medium bowl mix flour, baking soda, baking powder and salt. Set aside.
- Cream together butter and sugars until combined.
- Beat in eggs and vanilla until light (about 1 minute).
- Mix in the dry ingredients until combined.
- Add chocolate chips and mix well.
- Roll 2-3 Tbsp (depending on how large you like your cookies) of dough at a time into balls and place them evenly spaced on your prepared cookie sheets.
- Bake in preheated oven for approximately 8-10 minutes. Take them out when they are just barely starting to turn brown.
- Let cookies sit on the baking pan for 5 minutes before removing to cooling rack.

Yields approximately 24 to 36 cookies

Source: The Best Chocolate Chip Cookie Recipe Ever - Joy Food Sunshine



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