

RINA's Employee Benefit Plan Audit Services

When do You Need an Audit?

If your company's Retirement Plan (or other employee benefit plan) has more than 100 participants, it is very likely that you are required to have an audit to comply with Employee Retirement Income Security Act (ERISA) regulations.

Why Choose RINA?

Our Employee Benefit Plan Audit specialists instill confidence and create peace of mind that your plan will be compliant with government regulations. The innovative methods and techniques we employ allow us to perform our audits with maximum efficiency while maintaining unsurpassed quality and value with minimal disruption to your internal team.

RINA's Experience

RINA has employee benefit plan audit experience that dates back to the passage of ERISA in the 1970's and we have developed an expertise in performing audits of 401(k) Plans, 403(b) Plans, Defined Benefit Pension Plans, Profit Sharing Plans, Health and Welfare Plans and Employee Stock Ownership Plans (ESOP).

- We audit over 40 plans annually, a majority of which are limited-scope audits.
- Our audits are designed to test for proper compliance with the Department of Labor and ERISA rules and regulations.
- We work with our client's internal team to perform and plan audits efficiently and timely.
- Our proactive planning and scheduling of the audits help to avoid last minute rush to the filing deadline.
- In addition to an auditor's report, our clients also receive recommendations to improve the administration of the plan.

Oakland Office
(510) 893-6908

San Francisco Office
(415) 777-4488

Walnut Creek Office
(925) 210-2180



“I have assisted business owners for over 30 years with implementing a shareholder liquidity/ business succession/ employee incentive plan called Employee Stock Ownership Plans (ESOP). Over that time frame I have worked with hundreds of CPA firms and have found RINA Accountants & Advisors to be one of the best. RINA’s expertise is extensive and their client service is unsurpassed. One could not ask for a better CPA firm than RINA.”

— Kyle Coltman, CEO
The Menke Group

“RINA’s Employee Benefit Plan Audit Group is very cooperative and supplies the requested information in a timely manner.”

— Barbara Spievack
Senior Administrator
Pacific Retirement Plans, Inc.

Our Commitment to Quality

RINA is a member of the AICPA Employee Benefit Plan Audit Quality Center, which means we adhere to a standard of quality control over our employee benefit plan audit practice that exceeds the standards that non-member firms must comply with.

RINA’s commitment to quality is apparent in our policy of maintaining continuity of staff assigned to each engagement. Maintaining continuity of staff not only enables us to perform the audit in the most efficient, effective, and timely manner possible, it also saves our clients from the inconvenience of having to break in new audit staff each year.

Our Team

We have created an Employee Benefit Plan Audit Group whose members stay current with all changes in the law through active participation in advanced training and educational programs. RINA auditors are trained and experienced to develop flexible work schedule that minimize disruptions to the client.



Ed Fahey – Ed is RINA’s former President and is the heads up its Employee Benefit Plan Audit Group. He has been with the firm since 1982 and is a top technical resource for benefit plan auditing, accounting, and reporting issues. His objective is to provide quality service with minimal disruption to the client’s daily operations, and is continuously implementing audit efficacies. His objective is to provide quality service with minimal disruption to the client’s daily operations. The plans he audits include 401(k), 403(b), ESOP, Health and Welfare Plans and other defined benefit arrangements.



Brad Gai – With over 30 years of audit and tax experience Brad has developed an expertise in defined benefit and contribution plans, Voluntary Employees Beneficiary Association (VEBA) Health and Welfare plans, apprenticeship programs, money purchase defined contribution plans, 403(b) annuity plans and ESOP’s.



Judy Kim – Judy is a member of RINA’s Employee Benefit Plan Audit Group and serves as Quality Control Audit Reviewer for employee benefit plan audits: 401(k) Plans, 401(k) limited scope audits, 403(b) annuity plans and ESOP’s.



For more information about our services contact:

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