

About G & T Benefits Group

G & T Benefits Group, LLC provides third party administration services for all types of qualified plans. Managing Partner's Harry Torres and Michael F. Greco, CLU each have over 25 years of qualified plan administrative experience in addition to over 20 years in a managerial position. Harry Torres has completed the Pension Administrators course under ASPPA and is responsible for the day to day operations of the business.

Our Director of Plan Administration Natalie Torres QPA, QKA has been a pension administrator of all types of qualified plans (401(k), 412(i), money purchase, profit sharing, target benefit, 403(b), defined benefit and new comparability plans) for over 25 years. She has a Bachelor of Science in Mathematics with a specialization in Computer Science and has two Professional designations (QPA- Qualified Pension Administrator, QKA- Qualified 401(K) Administrator) from the American Society of Pension Professionals & Actuaries (ASPPA). Our staff consists of actuaries, administrators and administrative assistants with over 10 years average experience. Our staff is required to pursue Certification Requirements under the ASPPA programs.

G & T Planning Group, LLC services include preparation of plan documents and submission to the Internal Revenue Service for a determination letter, all discrimination testing to keep the plan in compliance with current regulations, annual government filings to include 5500 and 5300 series, plan termination submissions to both the Internal Revenue Service and the Pension Benefit Guarranty Corporation, handling IRS audits on behalf of the plan and assisting plans in the day-to-day responsibilities of a plan administrator (loans, termination's, contribution allocations, etc.).

We are the approved 412(I) TPA for MassMutual currently administering over 240 of their plans. We are also currently registered and working with John Hancock, Transamerica, Lafayette Life, Guardian, American National, Penn-Mutual, and Lincoln Financial Group.