

# Paula Calimafde Provides Commentary in Plan Adviser Article on Cross-Testing Retirement Plans

Paula Calimafde provides commentary in Plan Adviser article, “Cross-Testing Plans Can Benefit Older, Highly Paid Employees,” by Lee Barney (February 25, 2016). The article addresses cross-testing as a technique advisers might want to consider for smaller plan sponsors with populations of older, higher-paid employees.

*"Cross-testing makes sense for companies that want to reward a select group of employees, particularly those 'deemed the most important to the company's success,' says Paula Calimafde, a principal with Paley Rothman in Washington, D.C. and chair of the law firm's retirement plans, employee benefits and government relations practice groups. 'It is not unusual for these plans to give higher contribution amounts, expressed as either a percentage of compensation or a dollar amount, to older employees, employees with more years of service and/or employees who are performing the most important functions for the business.'"*

The full article, “Cross-Testing Plans Can Benefit Older, Highly Paid Employees,” can be found on the Plan Adviser website.

Paula is Chair of the firm's Retirement Plans and Employee Benefits practice groups.