



INDUSTRIES

Restaurant
Health Care
Manufacturing and Distribution
Not-For-Profit
Law Firms and Lawyers
Dental
Real Estate

SERVICES

Tax Services
Employee Benefit Plans Services
Consulting for Businesses
Consulting for Individuals

MEMBERSHIPS AND AFFILIATIONS

- American Institute of Certified Public Accountants

CERTIFICATIONS AND LICENSES

- Certified Public Accountant

EDUCATION

- B.B., Accountancy, Western Illinois University
- M.B.A., Roosevelt University

LARRY A. RUFF, CPA, MBA

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Larry has been with ORBA since 2010 and brings more than 30 years of professional experience with employee benefits and retirement plans to ORBA's clients. Larry gained his experience by working on the plan sponsor side of the industry for 22 years and over 10 years assisting and advising ORBA clients. He leads the firm's employee benefit and retirement plan services.

Larry focuses on providing clients with consulting, tax and financial analysis, and compliance services for retirement plans, employee welfare benefits and deferred compensation programs. His range of client services includes plan design, plan documentation, plan administration, tax planning, annual employee benefit returns assessment and education on fiduciary responsibilities. Larry has published articles and led seminars on various employee benefit and retirement issues.

PROACTIVE

Larry looks beyond the project in front of him to help clients make their employee benefit plans effective and compliant with laws and regulations. He evaluates all aspects of a retirement plan to deliver optimal recommendations and cost savings to clients. Larry assists clients by appraising plan designs, providing plan illustrations, evaluating plan compliance and proposing improvements to plan administration processes.

He facilitates agreeable resolution of Internal Revenue Service and Department of Labor inquiries and audits. He actively improves benefit programs and compliance concerns through assessment of benefit plan annual returns and plan documentation.

Larry provides services for defined benefit, defined contribution, and health and welfare benefit plans sponsored by sole proprietors and privately-held companies, as well as not-for-profit organizations. He assists in managing employee benefit plan administration and counsels clients on day-to-day benefit plan issues.

OUTSIDE OF THE OFFICE

Larry enjoys getting together with his family. For true relaxation, you might find him out on the golf course or riding a bicycle. He also spends his free time helping with charitable causes and researching investment ideas.

SEMINARS & EVENTS

- *Self-Employed & Small Business Owners*, ORBA, Chicago, IL, January 8, 2016
- *Employee Benefit Plan Design and Trends*, ORBA, Chicago, IL, December 16, 2014

BLOGS

- *A Look at the Roth IRA Five-Year Rule*
- *Small Business (and All Other Plan Sponsors) Oversight of Retirement Plan Investments*
- *Value of an Estate Plan Review with a Second Marriage*
- *Trending in the Right Direction With the New Electronic Disclosure Rules*

CLIENT ALERTS

- *Restate Your Plan Document Timely*
- *2022 Employee Benefit Plan and Transportation Limits*
- *IRS Announces 2021 Employee Benefit Plan and Transportation Limits*
- *IRS Expands Availability of Coronavirus-Related Distributions*