

Julia Ann Love



Partner

Practice Group Leader, Employee Benefits & Executive Compensation

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Julia has more than 30 years of experience providing proactive and practical advice to businesses on all aspects of employee benefits and executive compensation, including ERISA compliance, defined benefit and defined contribution retirement plans, health and welfare plans, executive employment agreements and non-qualified deferred compensation arrangements. Julia advises publicly traded companies, privately held companies and non-profit corporations in the Cleveland, Ohio area and nationwide from a variety of industries including technology, banking, retail, and manufacturing which gives her insight into best practices and emerging trends in various industries.

Julia has significant experience with respect to defined benefit pension plan de-risking transactions, including lump sum windows for deferred vested participants, annuity purchases and pension plan terminations having advised on over 20 such transactions. Julia also has significant experience with respect to employee benefits issues in mergers and acquisitions and post-closing integration matters, including unique issues relating to stock and asset acquisitions and merger transactions. Julia also frequently advises clients with respect to unique issues relating to multiple and multiemployer pension and health and welfare plans such as negotiation of participation agreements and withdrawal liability issues.

Julia is a trusted advisor to numerous businesses on all employee benefits compliance matters, including:

- health and welfare plans compliance under the Affordable Care Act, HIPAA, COBRA, GINA as well as wellness program plan design, administration and compliance
- design and administration of qualified defined benefit and defined contribution plans, including 401(k) plans, 403(b) plans and ESOPs
- qualified plans non-discrimination testing in complex controlled group situations

- 409A compliance for non-qualified deferred compensation plans
- fiduciary governance
- corrections under the IRS' Employee Plans Compliance Resolution System and the DOL's Voluntary Fiduciary Correction Program
- IRS, DOL, PBGC reporting
- Employee communications

Julia was inducted as a Fellow of the American College of Employee Benefits Counsel in 2016.

FOCUS AREAS

[Employee Benefits & Executive Compensation >](#)

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[ERISA Litigation >](#)

CREDENTIALS

Education

- Georgetown University Law Center, J.D., 1994, cum laude
- Boston University, B.A., 1991, magna cum laude

Bar Admissions

- Ohio
- New York

DISTINCTIONS

- Selected to Top 50: Women Ohio Super Lawyers: 2025
- Selected to the Ohio Super Lawyers list, 2021 to 2026
- Named a *Crain's Cleveland Business* Notable Woman in the Law 2018
- Selected for inclusion in *Chambers USA: America's Leading Lawyers for Business*, Employee Benefits & Executive Compensation, Ohio, 2018 to 2025
- Selected for inclusion in *The Best Lawyers in America*® 2016 to 2026 for Employee Benefits (ERISA) Law



- Named the Best Lawyers® 2026 and 2023 Employee Benefits (ERISA) Law "Lawyer of the Year" in Cleveland
- Inducted as a Fellow of the American College of Employee Benefits Counsel, 2016
- Recommended in *The Legal 500* in Employee Benefits and Executive Compensation, 2013 to 2025
- YWCA Women of Professional Excellence Award, 2008

PROFESSIONAL AND CIVIC

Professional Associations

- American College of Employee Benefits Counsel, Fellow
- WEB (Worldwide Employee Benefits) Network, Immediate Past President of the Steering Committee, Member, Cleveland Chapter, Co-Chair, Programs National Board
- New York State Bar Association
- Ohio State Bar Association
- Cleveland Metropolitan Bar Association

Community Activities

- Center for Community Solutions, Board of Directors
- St. Joseph's Academy, Board of Directors