

# Communication & Education



**Capital Benefit Consultants**  
Next-Generation Benefits Administration



*Creating smarter benefits by serving those that serve.*

## RETHINK YOUR COMMUNICATION & EDUCATION STRATEGY

Americans work more hours than ever before and statistics tell us that we are not taking adequate time to strategically communicate and educate employees on the benefit resources available in an effective and personal manner. With experience serving schools, government agencies, not-for-profit organizations, hospitals and more, Capital Benefit Consultants (CBC) understands that the key to a healthy lifestyle are not the benefits provided to them, but rather education. That's why we've designed a robust participant communication and education program backed by personal support.



### THE MISSION

The mission of CBC is to first provide the educational tools to the employee and then provide them with viable solutions to ensure that they are able to reach their short term and long-term health & financial goals. Accepting a true fiduciary responsibility and not being incentivized to sell insurance or financial products, CBC can truly focus on the best possible outcome for you're your plan participants. This in turn can lead to healthier lifestyles, higher retirement confidence, satisfaction, contribution rates and more.



## OUR PHILOSOPHY



### HEALTH

*CBC provides solutions to problems with health benefit cost, access to medical providers, and the quality of service.*

- Understanding your employer provided benefits
- Pros and Cons of voluntary benefits
- HSA vs FSA – Knowing the differences
- Healthcare strategies for what lies ahead

### WELLNESS

*We help you sort through the clutter of claims and opinions to illuminate what works best in today's wellness programs.*

- Health and productivity management
- Trackable wellness tools
- Best practices in wellness management
- How to create win-win outcomes

### ENGAGE & LIVE

*CBC will help you learn how to build employee awareness of their benefits and help them derive maximum value.*

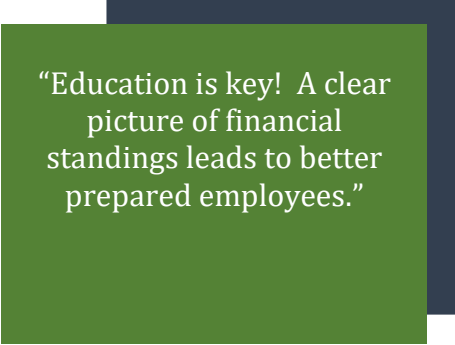
- Smart solutions for healthy living
- Health coverage for family matters
- Life changing event preparation
- Live your best life now

Our Benefit Specialist provide advice to your employees on the integral points of life so they are empowered to live life alive!



## FINANCIAL LITERACY

The average American worker does not begin to actively plan for their retirement until age 52.8 years old and many times that is too late to achieve the retirement assets needed to transition successfully from your working life to your retirement life. It is our fervent belief at CBC, that we are at the nascent of comprehensive financial literacy, and it is our endeavor to provide a comprehensive financial literacy curriculum.



“Education is key! A clear picture of financial standings leads to better prepared employees.”

*CBC employee centered focus is a shift from the standard process focused theme, such as how to invest, to an outcome focus model that helps your employees envision their retirement. This allows us to be more personable when engaging your employees.*

Financial literacy has become more and more important for the following core reasons:

- Consumers are faced with a wider and increasingly complicated array of options for managing their personal finances as well as selecting investments and credit products.
- Technological advances have increased the capacity for targeted marketing to consumers, potentially increasing their vulnerability to predatory lenders and other unscrupulous providers of financial services.
- Consumers are increasingly responsible for their own retirement savings, with traditional defined-benefit retirement plans becoming less common.
- The personal saving rate has fallen dramatically, declining from nearly 7% of gross domestic product in the 1970s and 1980s to around 2% in recent years.
- Household debt as a percentage of income hovers at record high levels. In addition, bankruptcy rates have more than quadrupled in the past twenty years.

CBC's educates your employees to create successful retirement plan outcomes with the guidance of our financial reps. We empower them to take control of their personal finances with precision guided steps to building long term wealth.

# CBC ADDITIONAL SERVICES



Employees' value benefits and effective benefits administration will keep them on the job and keep morale high. Employee satisfaction is our number one priority and our focus is to provide excellent customer service by upholding our internal standards, which is to serve the public.

## BENEFITS ADMINISTRATION

We have a passion for refining your pension plans service delivery and have the expertise, technology, and business model to provide practical approaches that squeeze out inefficiencies. Our technological platform is able to fully automate calculations and processes for all pension plan types. Customer service is our focus and is embedded in all of our defined benefit administration services.

## ACTUARIAL CONSULTING

CBC's actuarial consulting services provide the financial leaders of your entity with the knowledge they need to make problem-solving decisions regarding the relationship between plan assets and liabilities. We have a unique ability to clearly articulate your plans economic condition, work place demographics, and annual contribution requirements to improve their overall health.

## FINANCIAL PLANNING

CBC's technical platforms allow employees to create successful retirement plan outcomes with the guidance of our financial reps. CBC empowers employees to take control of their personal finances with precision guided steps to building long term wealth.



Creating Smarter Government by Serving  
Those that Serve



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