

Retirement Insight

Capital Benefit Consultants
Next-Generation Benefits Administration



Creating smarter benefits by serving those that serve.

PERSONALIZED RETIREMENT READINESS ANALYSIS

Capital Benefit Consultants (CBC) sole purpose is to serve those that serve and it is our passion to help your employees empower themselves in preparing for retirement. Retirement is a life changing event that leaves employees with many essential choices which can be difficult, but with CBC's Certified Financial Planners and Registered Financial Advisors, you can rest assure your employees retirement readiness will be intact.



WHAT WE DO

Educating your employees on all aspects of the retirement process is the #1 factor that increases the success rate of your employees well being after retirement. CBC takes a holistic approach to financial planning with a discovery of the current benefit platform offered to your employees and analyzing their retirement sources as well as healthcare cost. 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.

OUR PHILOSOPHY



DISCOVER

It is important for employees to understand where they currently stand in with their entire financial life.

- What is their ideal retirement date?
- Perform Budget Analysis
- Cash Flow Analysis
- Investment Accounts Reviewed
- Consolidate Assets
- Calculate Retirement Benefit

EDUCATE & PLAN

CBC's financial advisors educate your plan participants about their retirement sources and healthcare cost to develop financial plans to meet retirement goals.

- Assigned Financial Advisors
- Financial Plans Created
- Calculate Long-term Care
- Pension Maximization
- Social Security Options
- Life Insurance Options
- Evaluate Debt
- Asset Protection Methods

SAVE

Our financial advisors have proven strategies to boost employee contributions to maximize retirement savings and lessen tax liabilities.

- Break-even Analysis
- Strategies to increase contributions
- Tax Deferral Options
- Post Tax Dollar Roth Options
- Savings Strategies

INVEST

CBC's retirement experts construct goal-based portfolios that your plan participants can trust what they own.

- Investment Plan Development
 - Construct Goal-Based Portfolio
 - Product Assets with Diversification
 - Reduce Taxable Income
 - Invest for the Long Term
-

COMMUNICATION & EDUCATION



With experience serving government agencies, schools, not-for-profit organizations, hospitals and more, we've found that the key to a healthy retirement plan are not products, but rather education. That's why we've designed a robust participant communication and education program backed by personal support.

ENCOURAGING FINANCIAL WELLNESS

"The procedures that CBC employs will establish a well-designed education program that ensures successful outcomes for your plan participants."

At CBC, we know that it is not just about saving for retirement. It is about offering a holistic approach to financial well-being. Participants will benefit from in person financial wellness education as well.

Your employee's success is your entity's future.

Benefits are valued with CBC's administrative platform.

Seminar Topics

- **Retirement seminars that include set realistic savings goals, discover ways to reduce expenses and learn how to make their money last throughout retirement.**
- **We provide an in-depth look at factors affecting retirement, such as debt management, interest rate fluctuations and more.**
- **Social Security seminars help participants coordinate it with other retirement assets to maximizing benefits.**
- **Experienced support. Our retirement team help employees understand their options via one on one meetings.**

"Our fundamental discipline is to increase participation rates in your retirement programs. The retirement system is successful only if the participants reach their retirement goals."

With CBC, employees are better prepared for transition to retirement. Our tools provide guided steps for participants to reach their goals.

We provide personalized strategies to reach participant goals.

Participant access to CBC's systems encourage engagement and participation

Enrollment Support Services

CBC provides complete benefits enrollment solutions for Health & Welfare and Defined Contribution Plans. Our technological platform is flexible to your entities structure and our Benefit Specialist take a hands-on approach to delivering enrollment support services. Employees will be reassured that their best interest are in good hands with CBC empowering them to take control of their well-being.

“The procedures that CBC employs in its process will establish a well-designed administrative environment that ensures successful delivery of your benefits. ”

“CBC understands what it means to take care of those employees that have served your entity. We provide the customer service and assurance that their livelihood is secure. ”

Expert Benefits Administration

Our Health & Benefits division is specifically designed to support our clients with our proprietary research conducted to structure sustainable benefit plans, automate ongoing administration of the plan, and provide education and open enrollment support services to your participants. CBC is here to provide tailored advice to help structure, manage, and monitor programs specifically designed to meet their goals and objectives no matter how complex.

Ongoing Administration

- Administration Platform
- Flexible Data Integration
- Report Management
- Employee Benefit Log
- Employee Engagement Platform

Enrollment Support Services

- Communication Portals
- Education Modules
- Self Service Enrollment
- Healthcare Cost Calculators
- Retirement Readiness Analysis

Benefits of Insight

“Education is key! A clear picture of retirement preparedness leads to an improved financial position”

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.

Retirement Readiness

Economic independence for your employees is CBC major commitment. We do this by aligning employee interest with your benefit plans.



PREPARATION
Know ahead

Your employees knowledge of all their retirement vehicles together lets them know where they currently stand. Financial goals can clearly be stated and progress measured over time.



PLAN DESIGN
Plan for the Long Haul

Create a financial plan early and be sure to include a plan for long-term care expenses. CBC guides your employees to envision their retirement outcome and plan for it.



EXECUTE
Just Do It

CBC Retirement Readiness Analysis guide makes it easy to implement retirement savings goals. Keeping it simple allows for a more productive outcome in the long-term.



THRIVE
Live Alive!

We serve those that serve so that your plan participants can live their dreams. Working service-oriented jobs is hard work and your employees deserve to live alive after retirement.

Our 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.

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.

Defined 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. Customer service is our focus and is embedded in all of our defined benefit administration services.

Health & Benefits Administration

Communication & engagement is our focus to foster a workplace culture that inspires your employees to live a healthy lifestyle. Taking the common approach to health plan management no longer works and personalizing communications that offer a holistic look at your plan benefits will do more to engage your participants. Our administrative platform will reduce your expense on human resource management.

Actuarial Consulting Services

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.



Creating Smarter Government by Serving
Those that Serve



Capital Benefit Consultants

3355 Lenox Road NE, Suite 750
Atlanta, GA 30326

Phone (888) 620-9825
Fax (770) 674-2465

www.cbcus.net