

innovative & smart solutions
to small business planning



analysis | design | administration



our expertise is your success

CJA has one goal—to provide small business owners and high net-worth clients with the best employee benefit plans possible. For over 35 years, we have focused on creating tax-efficient planning solutions for our clients. Our experience has taught us that one size does not fit all. Every small business owner has a unique set of priorities and needs. We create a customized and comprehensive plan for each of our clients.

By developing innovative programs that fully comply with the tax code, we create tools to help our clients become more successful.

retirement planning

Our retirement solutions are custom designed to meet the needs of our clients. People not only want to choose their retirement lifestyle, they want to make sure they can afford it. By listening to our clients, we can tailor a plan to meet them where they are and take them where they want to go. From Profit Sharing plans to Defined Benefit plans, we design, support and administer all types of qualified plans. We know that retirement planning can be complex, but with our experience and expertise, we can make the process simpler.

employee benefit planning

At CJA, we know that there are many components to a sound financial plan. Traditional retirement planning is a great place to start, but proper planning shouldn't end there. We set up plans that can provide meaningful benefits such as long-term care, funds for medical expense in retirement, protection from critical illness such as stroke, cancer or heart attack, and permanent life insurance benefits. We care about more than the amount of money in our clients' retirement accounts. We want to protect the health, wealth and most importantly, the future of each of our clients.

tax-deductible insurance planning

The need for permanent life insurance is not a new concept. Successful business owners have consistently needed to protect their loved ones. With our tax-deductible programs, a company can potentially use pre-tax dollars to provide such benefits for the future. Policies can enhance estate planning as well. Tax-deductible life insurance is a natural addition to traditional retirement planning. Planning for the future isn't easy. But adopting one of our customized programs is simple. We can provide important benefits and security throughout retirement.

wealth & legacy planning

We help our clients plan for the future. That includes all of the what ifs. What if I want to sell my business? What if I want to create a legacy for my children? What if I become chronically or terminally ill? By implementing solutions such as captive insurance programs, or financing life insurance premiums, and establishing welfare benefit plans, we can create answers to these questions. Proper planning isn't simply building a retirement account, it's building plans to fulfill your dreams.

a confident financial future

In a time when everything is uncertain – from stock market inconsistency to rising health care costs and the economy – we are here to help. No matter where a client is in planning for their future, we have solutions. We will review the clients current situation and carefully outline a program to meet the planning goals. Some clients need guaranteed income in retirement while others need help with wealth transfer and tax planning. Whatever the need, we have solutions.

focus with results

CJA is focused on small business. We work with financial advisors who want to concentrate on small business owners and financial institutions interested in offering secure planning options for the business market. Our expertise includes:

- Qualified Retirement Plans
- Employee Welfare Benefit Plans & VEBA's
- Executive Compensation & Section 79
- Captive Insurance
- Premium Finance
- Estate Planning

customized solutions

Every company has unique benefit needs. Our consultants in tax planning, employee benefits, and plan investments work with clients and advisors to focus on specific objectives and goals. Whether the main goal is to accumulate wealth or to manage taxes, we can create the proper solution.

annual review & client communication

Each year we complete an annual review of our clients' programs to ensure that our clients are on track to meet their goals. We monitor changes in the tax code, regulations and rules to recommend necessary changes to keep plans in compliance.

experience matters

Clients have trusted us with creating plans for their businesses since 1975. We have over 1500 clients in qualified retirement plans and employee benefit plans that we administer. We have earned our credibility by creating specialized retirement solutions that deliver the results that our clients want.

CJA is a national actuarial consulting and employee benefits company. We specialize in the design and administration of innovative employee benefit plans for the small business and estate planning market. With over thirty-five years of experience, our actuarial, marketing, legal, and administrative experts position closely-held companies to take full advantage of customized benefit plans and tax-leverage. CJA is one of the leading third party administration firms in the country. Our exclusive relationships with highly rated insurance carriers, allow us to offer unique planning opportunities to our clients.

CJA has regional offices located throughout the United States to offer local support for your planning needs. Our focus is on customized solutions for small business owners that fully comply with the tax code and create planning tools for businesses to use their dollars more efficiently.



chicago | denver | naples | boca raton | grand rapids | hartford

888 599 5553 | cjamarketing.com