



innovative benefit strategies
for smart business planning



analysis | design | administration



“the wise man bridges the gap by laying out the path by means of which he can get from where he is to where he wants to go.”

-- j.p. morgan

A HIGHER STANDARD

CJA is focused on small business. For over thirty-five years, we have worked with financial advisors to provide tax-efficient solutions to business owners and high net-worth clients. Together, we analyze, design and implement customized plans to meet our clients' goals of securing their financial future and reducing their tax liability. We are one of the most respected service providers in the nation. We offer comprehensive planning services to every client and review their programs annually. We have one goal — to provide small companies with the best employee benefit plans possible.

A HIGHER ORDER

CJA is responsive. Our clients have come to expect competent and timely advice. Our knowledge of the Internal Revenue Code, treasury regulations and other IRS guidance helps to keep our clients' plans in compliance. We offer a team of experts to provide exceptional service and innovative solutions to business planning. Clients have trusted us with their benefit plans since 1975. We have earned their trust by responding to their needs and creating retirement solutions that deliver results.

A HIGHER LEVEL OF SUCCESS

At CJA, we work hard to simplify our clients' financial lives and business planning. 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 work closely with our clients using a consultative process to help them grow and protect their wealth and achieve their most important financial goals with cost-efficiency and reliability. Some clients need guaranteed income in retirement, while others need help with wealth transfer and tax planning. Whatever the need, we have solutions.

QUALIFIED RETIREMENT PLANS

Retirement is one of life's defining moments. It is the reward for a career well spent. Each client has a unique vision of what their retirement will look like. With this in mind, CJA can design a plan to meet a client's specific goals. We offer the entire spectrum of retirement plan services, including need analysis, plan design and administration. We know that retirement planning can be complex, but our expertise can make the process simpler. A qualified plan has several advantages including:

- Employer contributions to the plan are tax-deductible.

- Earnings on investments accumulate tax-free, which allows contributions and earnings to compound at a faster rate.

- Employees are not taxed on contributions and earnings until they receive benefits.

- Employees may make pre-tax contributions to certain types of plans.

- Plan administration expenses are tax-deductible.

- A plan enables an employer to attract and retain employees.

- Plan assets are protected from creditors.

There are two types of qualified retirement plans - a defined contribution plan and a defined benefit plan. An employer can implement one or both. In fact, some employers adopt both types of plans in order to maximize benefits. CJA can help guide our client to a plan that is most suitable for them to achieve their goals. CJA can design, implement and administer the following qualified retirement plans:

- Traditional Defined Benefit Pension Plans

- Fully Insured Defined Benefit Pension Plans "412(e)(3) Plans"

- Defined Contribution Plans

- Profit Sharing Plans

- Money Purchase Plans

- 401(k) Plans

“as in all successful ventures, the foundation of a good retirement is planning.”

-- earl nightingale

WELFARE BENEFIT PLANS

There are many components to a sound retirement plan. And, while traditional retirement planning is a great place to start, proper planning should not end there. CJA offers welfare benefit plans that provide important benefits, such as long-term care, medical reimbursement and permanent life insurance, just to name a few. These types of plans have been around since the 1920's and are an effective way to provide for an employee's health and welfare with tax-deductible dollars. Retirement planning is more than a client's retirement account. It also includes protecting against sickness, death and loss of income. CJA offers welfare benefit plans that are tax-deductible to the employer and provide protection to the employee and their family. These plans offer creditor protection and flexibility in contributions. Our welfare benefit plans include:

The Titanium Plan: A Single-Employer Welfare Benefit Plan

The Titanium Plan is designed to ensure that a client has sufficient funds to provide for their medical care and that of their spouse and dependents after retirement. CJA cannot predict the health of our clients. However, we can help guarantee that they will have the money to pay for quality medical care as they get older. Medical costs are skyrocketing, and people are living longer which means that our clients need to plan as efficiently as possible for these growing expenses. The Titanium Plan is a customized welfare benefit plan that provides pre- and post-retirement death benefits and post-retirement medical reimbursement benefits.

The Prepare Plan: A Multiple-Employer Welfare Benefit Plan

The Prepare Plan is a multiple-employer welfare benefit plan that provides pre- and post-retirement death benefits. It permits small employers to join together and realize the economies of scale that are available to large employers. Through the Prepare Plan, small employers are able to obtain cost-effective death benefit protection. The Prepare Plan is a valuable estate planning tool.



TAX-DEDUCTIBLE LIFE INSURANCE

Many business owners have a need for permanent life insurance. CJA offers a number of programs that enable a business to provide permanent life insurance using pre-tax dollars. A permanent life insurance policy protects an employee's loved ones and enhances estate planning. 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. Tax-deductible life insurance planning can be utilized through many of our plans including:

- Permanent Section 79 Programs
- Qualified Retirement Plans
- Employee Benefit Plans

PREMIUM FINANCING

Life insurance is a crucial part of any high net-worth client's comprehensive financial portfolio, but ensuring adequate life insurance coverage may require considerable premium payments. Premium financing is an alternative for high net-worth clients who do not want to liquidate assets to pay for life insurance premiums. With premium financing, premiums are borrowed from a third-party lender, minimizing out-of-pocket expenses for the clients. Premium financing can be a multi-faceted process and complex sale, but CJA and its partners are here to provide you with the support and resources you need to grow your business with this alternative and efficient solution for leveraging life insurance premiums.

**“the mold of a man’s fortune is
in his own hands.”**

-- aristotle

CAPTIVE INSURANCE PROGRAMS

A captive insurance company is formed primarily for the purpose of insuring or reinsuring the risks of its parent or affiliated companies. It is an alternative form of risk management that has been utilized for over forty years. By establishing a captive, a business can more effectively manage its risk and provide protection against loss. There are many advantages to establishing a captive insurance company, including significant tax benefits, wealth accumulation, favorable distribution rules and retention of key employees. A captive insurance company is an alternate form of risk management that offers a means through which a business can control its insurance needs and protect itself financially.

WEALTH AND ESTATE PROTECTION

We help our clients plan for the future. That includes all 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? We answer these questions by implementing customized solutions for our clients. Proper planning is the key to protecting our clients’ wealth and legacy. We implement programs that are tax-compliant, and we proactively recommend tax-saving strategies to maximize our clients’ after-tax income. Proper planning isn’t simply building a retirement account, it is building plans to fulfill our clients’ dreams. Our Wealth and Legacy Strategies can help clients:

- Build wealth through tax-free investments
- Provide secure and guaranteed income in retirement
- Protect wealth by deferring taxes
- Preserve wealth through proper estate planning
- Maximize retirement distributions
- Safeguard retirement with programs that provide chronic illness and long-term care benefits

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 markets. 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.



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