



Why Choose Kravitz?

Cash Balance Plans are sophisticated and complex retirement plans that require a superior level of actuarial expertise. With major tax deductions and IRS compliance issues at stake, it is important to choose an experienced Cash Balance specialist with a record of long-term success.

Kravitz clients enjoy:

Minimized Risk and Maximum Benefits.

With more than two decades of Cash Balance experience, we know how to design and administer plans that minimize potential problems and maximize savings. We currently administer more than 500 Cash Balance plans, and we've worked on more than 1,500 plans over the past 25 years.

Actuarial Excellence from the National Cash Balance Leader.

Ten staff actuaries and many other team members pursuing actuarial designation provide Kravitz with a unique roster of skill and expertise. Widely recognized as the national Cash Balance leader, we published *Beyond the 401(k)*, a highly praised guide to Cash Balance Plans.

Personal Service by Dedicated Client Consultants.

Every client has a Kravitz consultant as a single point of contact, working to ensure that all concerns are addressed and that the plan meets the firm's objectives.

Daily Recordkeeping Services with Online Accounts.

Kravitz clients enjoy 24/7 access to their Cash Balance accounts, with balances updated daily.

Cash Balance Investment Expertise.

We understand the balance between plan design and investment dynamics. We work with your financial advisors to structure the right investment strategy. We offer both Actual Rate of Return and traditional safe harbor Interest Crediting Rate (ICR) options.

Education and Support for Effective Plan Administration.

We offer free Cash Balance Administration workshops and personal support by phone. More than 750 retirement professionals have completed the Kravitz Cash Balance Coach® program to learn how these complex plans work. Kravitz principals are frequent speakers at national conferences.

About our firm:

Kravitz is the largest independent firm of retirement plan consultants headquartered in California, with offices in New York, Atlanta, Washington D.C., Salt Lake City, Denver, Ann Arbor, Charleston and Las Vegas. Since 1977, Kravitz has brought its clients the latest in the design and administration of corporate retirement plans. We serve more than 1,200 clients across all industry sectors.

Design, Administration & Management of Retirement Plans

Los Angeles • New York • Atlanta • Las Vegas • Denver • Washington, D.C. • Salt Lake City • Ann Arbor • Charleston

1-877-CB-Plans • www.CashBalanceDesign.com