



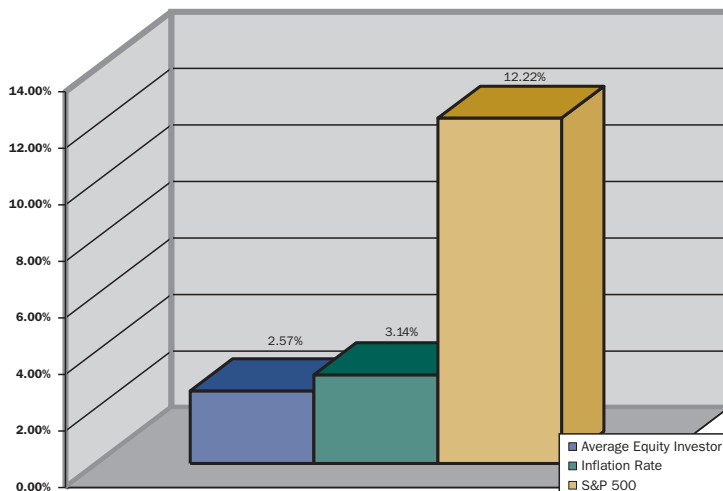
RETIREMENT PLAN SERVICES

## RETIREMENT PLAN SERVICES



**C**BIZ provides independent, objective fiduciary consulting services to thousands of small to medium sized business owners throughout the United States. We do not believe in “off the shelf” solutions; you deserve better. That’s why each CBIZ retirement program is custom-tailored for our clients’ unique business goals and employee needs. Before we begin developing a plan for you, our team of professionals gains a thorough understanding of the market and your specific needs. This enables us to deliver the best retirement plan for you and your employees. With CBIZ, your retirement plan just got easier.

**DALBAR Quantitative Analysis of Investor Behavior Report 1984-2002**



This DALBAR study indicates that the average investor’s return has been significantly less than the market return. We believe the study indicates the need for participant investment education and advice.

### Investment Advisory Services

*Objective, professional advice*

With the growing number of investment choices available in today’s market, it is becoming increasingly difficult for employers to determine which investments are compatible with their plan’s objectives and the needs of their employees.

Your CBIZ Investment Services team is committed to help you select the right investment managers for your employees’ retirement plans. When you work with CBIZ, you get the only kind of advice that matters:

- *Independent.* We provide our clients with an objective review of investment managers;
- *Critical.* We utilize a strict due diligence formula to identify money management services;
- *Vigilant.* We hold investment managers to high standards by monitoring their performance.

*Our services include:*

- Investment manager & fund selection
- Plan investment policy
- Quarterly or semi-annual investment analysis
- Plan investment options: single family, multiple family or open architecture platforms
- Quarterly or semi-annual investment committee meetings to review & evaluate plan performance
- Quarterly market commentary to your investment committee

*Securities and Investment Advisory services offered through CBIZ Financial Solutions, Inc. — Member NASD, SIPC and Registered Investment Advisor • 44 Baltimore Street Cumberland, Maryland 21502 • Phone: (800) 445-7447*



## Employee Communication

*Maximize employee appreciation of plan benefits*

Studies show that many participants fail to achieve the investment returns available in the financial markets. CBIZ's comprehensive scope of employee communication services will result in higher employee participation, better plan performance and improved employee appreciation. Ultimately, this translates into your ability to attract and retain the first-rate people who contribute to the success of your business.

*Our services include:*

- Enrollment meetings
- One-on-one participant meetings
- Customized Participant Allocation modeling
- Investment education & financial workshops
- Employee communication materials
- Quarterly market commentary to participants

## Plan Administration

*Minimize the burden on your HR staff*

All components of your retirement plan – from implementation through daily administration – should run smoothly and seamlessly. CBIZ's culture of service excellence ensures that this will happen for your business. Let our experienced team provide you with the professional resources that free your HR staff from the burden of day-to-day plan administration, allowing them to focus on more strategic issues.

*Our services include:*

- Interface with provider
- Manage plan entry dates
- Hands on account management
- Preparation of the Form 5500 series
- Daily recordkeeping
- Preparation of benefit statements for plan participants
- Plan terminations
- Assist with loans, distributions and QDROs

## Plan Management & Review

*Control Costs & Minimize Liability*

Designing the best retirement for you and your employees is just the beginning. To maximize the dollars that you invest in your plan, CBIZ provides independent, pro-active plan management services. Our in-house Regulatory Affairs department, a unique service available to our CBIZ service team and our clients, keeps abreast of issues and legislation affecting retirement plans.

By partnering with CBIZ, you can reduce liability, protect your company and the assets of those required to oversee the plan, and most importantly, improve the risk/return outcomes of your plan.

*Our services include:*

- Annual Plan Management Report
- Identify long range goals
- Prepare RFP and conduct market search
- Review and analyze plan discrimination testing
- In-house Regulatory Affairs department
- ERISA Section 404(c) compliance
- Actuarial cost allocations and projections
- FAS 87/88, 106 and 112 actuarial valuations
- Industry trends for comparison and benchmarking



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Our creative professionals have the tools and experience to provide leading edge solutions for all types of retirement plan vehicles including 401(k), 403(b), 457, Profit Sharing, Money Purchase, Defined Benefit, Cash Balance, Non-Qualified Plans and ESOPs.

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## Multiple Services with a Single Focus: Your Success

National Resources;  
Personal Service

ACCOUNTING, TAX, &  
FINANCIAL ADVISORY

BENEFITS CONSULTING &  
ADMINISTRATION

HUMAN RESOURCES

INSURANCE

LITIGATION SUPPORT

M&A/CAPITAL ADVISORY

MARKETING

PAYROLL

PROPERTY TAX

REAL ESTATE ADVISORY

RETIREMENT & WEALTH  
MANAGEMENT

TECHNOLOGY

VALUATION & APPRAISAL

### **Operating a successful business is never simple.**

Beyond producing the product or delivering the service your company offers, you have to manage the people and systems that keep it running efficiently and profitably. There are always financial and tax issues, employee benefits and insurance concerns, technology challenges, and numerous other business problems which keep you from focusing on your core business.

That's where CBIZ can help. We are uniquely positioned to assist you with a wide range of professional services and solutions, all with a single focus: your success.

For more information, contact your local CBIZ Advisor or call our toll-free help line, 1-800-ASK-CBIZ (1-800-275-2249).



www.cbiz.com

Your Business Just Got Easier.