



Cash Balance Consultant (CBC) Certification Program

Syllabus

Differentiate Yourself

In the crowded 401(k) marketplace, the Cash Balance Coach® certification program allows you to bring something unique to your clients. Kravitz, the nation's leader in Cash Balance Plan design, has developed a certification program that will set you apart as you market and sell Cash Balance Plans.

Program

A self-paced online learning program consisting of four recorded webinars. A live webinar series is also offered three times annually. The next 2010 session dates are: April 1, 15 and 22.

- All sessions start at 9 a.m. PST
 - Webcasts are one hour in length followed by open Q&A time.
 - Webcasts are recorded and available on the members-only Cash Balance Coach Website for review.
 - Participants receive handouts of webcast presentations for review prior to the Certification Exam, available online after the final webcast.
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MODULE 1

Cash Balance 101: Live Webcast

Why Cash Balance and Why Now?

- Tax environment, catching-up and marketing

What exactly is a Cash Balance Plan and how does it work?

Four Case Studies. The best way to learn is to see the plan in action.

- Dentist, family construction business and professional firm
- What key things to look for in any prospect

Six things you need to know about how the plan works

How to explore feasibility with your clients

MODULE 2

Cash Balance Investments: Live Webcast

The Investment Framework

- Six key investment dynamics for Cash Balance Plans

Investment Consequences

- Investment outcomes unique to Cash Balance Plans
- Outcomes and their consequences; how to deal with them

Traditional Strategies

- Traditional methods utilized in dealing with Cash Balance Plans
- Compare, contrast and benchmark those strategies against the investment framework

An Ideal Strategy

MODULE 3

Cash Balance Marketing: Live Webcast

Cash Balance: the door-opener

Marketing resources

8 minute videos for the advisor and for marketing

- Cash Balance 101 for professionals and family or small businesses

Co-brand your promotional materials

- Marketing collateral

- Cash balance illustrations
- Speaker Program Support
 - Presentations and programs for CPAs, prospects and TPAs
- Targeted Direct Marketing
 - Identify likely candidates in your area/niche, Drip/Grip campaign support
- Co-author Article for a Journal/Newspaper
 - CPA or professional journal or local business journal
- Marketing Best Practices: what advisors are doing in various markets

MODULE 4

Cash Balance 201: Available online as a pre-recorded webcast

More details on how the Cash Balance Plans work

- Satisfying non-discrimination testing
- Gateway contributions

Meeting participation requirements

- Meaningful benefits for participants

Maximum tax deduction limit

- PBGC coverage

Funding of CB Plans

- Annual funding certification and consequences
- Funding issues to consider

Interest rate crediting options

Common concerns of plan sponsors

How to work with TPAs

- Partnering with a DC TPA and a DB TPA: Various models

Certification Exam

The open-book exam will be available to you online following the final webcast. The exam includes 30 multiple choice and true/false questions based on course materials. All webcasts and written materials will be available on the members-only website for exam preparation.

Enrollment

Email CBCoach@KravitzInc.com or download the form here:
www.cashbalancedesign.com/about/cashbalancecoach

Cost

Become certified as a Cash Balance Consultant (CBC) by completing the program.

- Program cost: \$199, payable with credit card (Visa or Mastercard) or check made payable to Kravitz. 15760 Ventura Blvd, Ste 910, Encino, CA 91436

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