



## **Cash Balance Consultant (CBC) Certification Program**

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### *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**

**CBC On-Demand:** A self-paced online learning program consisting of four recorded webinars.

**Live Webinar Series:** offered three times annually – April, July & October

- 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](mailto:CBCoach@KravitzInc.com) or download the form here:  
[www.cashbalancedesign.com/about/cashbalancecoach](http://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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