

Planning for Retirement



We have been a trusted provider of retirement plans to Catholic entities across the U.S. for nearly 70 years. We understand the unique needs of Catholic employers and their employees.

Trust Christian Brothers Services to Help Your Employees Plan for Retirement

Help safeguard your employees' financial futures with our comprehensive retirement planning solutions designed specifically for lay employees in Catholic organizations, schools, and dioceses. At Christian Brothers Services, we offer the **Christian Brothers Employee Retirement Savings 401(k) Plan (CBERSP)**, a non-ERISA church plan that prioritizes your employees' retirement readiness in an efficient, cost-effective manner.

Transparent and Low-Cost Plans Our commitment to transparency means no hidden fees. The Plan does not charge any loads, 12b-1 fees, or any of the myriads of other hidden types of fees. With a quarterly administration fee of \$21.75 per member (often covered by employers), members gain access to educational meetings, daily valued record-keeping, online quarterly statements, legal compliance, and expert guidance from Fidelity investment professionals. Unlike many other retirement plans, we prioritize keeping costs low to ensure more of your employees' hard-earned money stays invested for their future.

The Impact of Expense Ratios Understanding the impact of expenses on retirement savings is crucial. Lower expense ratios can significantly boost retirement savings over time. The average expense ratio for the investment funds offered in our Plans is .13% (13 basis points). The industry average is 1.27% (127 basis points), which is over nine times more than the average in our Plan. By choosing the CBERSP, you're helping your employees maximize their retirement savings.

Competitive Fees and Flexibility The CBERSP boasts administrative fees significantly lower than those of other plans. We benchmark our fees against similar church plans and consistently rank in the 10th to 25th percentile for lower costs. Moreover, our plans offer flexibility, allowing employers to choose their preferred level of matching and/or discretionary contributions, eligibility criteria, and optional Roth contributions.

Service Excellence and Education Benefit from collaborative services between Christian Brothers Services and Fidelity Investments, providing recordkeeping, web services, and communication not typically available to smaller organizations. We conduct on-site meetings or webinars for employee education at no extra cost, all tailored to meet the needs of Catholic Church employees. Members can also access one-on-one consultations with licensed professionals through Fidelity. Unlike many other retirement planning services, we prioritize providing comprehensive education and support to empower your employees to make informed decisions about their financial futures.

Trusted Expertise and Fiduciary Support With over 60 years of experience serving Catholic organizations and \$2 billion+ in retirement plan assets, Christian Brothers Services is a trusted partner in providing retirement solutions. The Plan's fiduciary responsibilities are managed by a dedicated Board, elected by the Plan's members, reducing employer responsibilities and additional costs. The experienced teams at Christian Brothers Services and Fidelity take on the bulk of the administration responsibilities, providing you with peace of mind and ensuring that your employees' best interests are always prioritized.

Investment Options Members can opt for Target Date funds or choose from a diverse selection of funds, including socially screened options adhering to USCCB guidelines. The Board, aided by their investment consultants, ensures a prudent selection of investments. Unlike many plans, we offer a range of streamlined high-quality investment options, allowing your employees to tailor their portfolios to align with their personal values and financial goals.

Take the next step toward securing your employees' retirement. Contact Christian Brothers Services today to explore how our tailored retirement plans can benefit your organization and provide for your employees' financial futures.



For more information on securing your employees' retirement, contact Retirement Solutions at Christian Brothers Services, www.cbsservices.org or at 800.807.0700.