

# Retirement Planning Services

## Choosing the Best Retirement Plan

### What Kind of Retirement Plan Should you Offer Your Employees?

*Christian Brothers Retirement Planning Services (CBRPS) will Help you Decide*

When it comes to selecting a retirement plan for your organization, the options can be confusing. Christian Brothers Retirement Planning Services (CBRPS) is here to help you determine how to best cover your employees' needs whether it's a defined contribution approach [such as 403(b) or 401(k)], a defined benefit plan or both.

#### Defined Contribution Plan

No matter if you want all the plan details taken care of for you, or if you prefer to be more hands-on in selecting your options, we will help ensure your plan meets the needs of your organization and your employees.

#### Bundled Plans

In a "turn-key" or bundled approach, all the details of the Plan are handled by the Plan:

- Investment selection
- Administration
- Education
- Legal
- Communication

Simply sign an agreement adopting the Christian Brothers Retirement Savings Plan. It's that easy! CBRPS has been providing this type of approach for more than 20 years.

#### *The bundled plan provides:*

- Daily valued record keeping
- Online web access for both employer and employees
- Online quarterly benefit statements
- Communication materials
- On-site meetings
  - All legal requirements
  - Access to Fidelity investment professionals

#### Unbundled Plans

For large organizations and midsize to large dioceses, CBRPS now offers an unbundled or "open architecture" approach. This approach offers the flexibility to design your own investment lineup, either on your own or in consultation with an investment professional. An advantage in choosing CBRPS for the unbundled approach is that we have negotiated with Fidelity, the investment management company we use for retirement investments, to provide recordkeeping services for the open architect system at a cost similar to the bundled approach without requiring the use of their investments.

#### Defined Benefit Plan

CBRPS also administers the Christian Brothers Employee Retirement Plan (CBERP), a defined benefit plan funded by participating employers that covers the lay employees who work for Catholic organizations or dioceses. The CBERP provides a traditional form of retirement benefit, also known as a pension plan. Benefits are based on a formula which is applied to an employee's career covered compensation and normally paid as a monthly benefit for the life of the retiree. The CBERP provides an excellent benefit for employees at a reasonable price for employers and can be considered in combination with the defined contribution approach to provide meaningful benefits to your employees. Ask about merging your existing defined benefit plan into the CBERP.

#### Service You Can Rely On

We will work with you to select the approach that is best suited for your organization. Whether you opt for a bundled or unbundled defined contribution plan, or if you decide the CBERP is right for your organization, or a combination of both plan types, you can rest assured you will receive the commitment to service that Christian Brothers Services has been providing for more than 50 years.



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SERVICES

For more information on the CBERP and the bundled and unbundled defined contribution approaches to retirement planning, contact Retirement Planning Services at Christian Brothers Services, at 800.807.0700.