

First Actuarial Corporation

Analysis. Design.
Administration.

First Actuarial Corporation (FAC) is a national organization of actuaries, benefit plan administrators, consultants and advisors for employee benefit programs. For over thirty years, we have helped small businesses install customized, efficient and affordable benefit plans. We handle the time-consuming plan administration, allowing our clients to focus on their businesses.

Our Goal –Your Success.



FAC has one goal – provide small businesses with the best employee benefit

programs possible. We understand the importance of long-term comprehensive benefit plans. Companies simply cannot attract and retain quality talent without them. How these programs are chosen and administered is critical because of the complex compensation and tax consequences for the employer and employee.

Customized Solutions

Every company has unique benefit needs. Our consultants in

actuarial science, benefits, tax planning, administration, plan communications and plan investment, work with you to focus on your benefit objectives and goals.

We specialize in five areas:

- Retirement Plans
- Employee Communications
- Asset Services
- Health and Welfare Plans
- Executive Compensation

Retirement Plans

Retirement plans are an integral part of a successful employee

benefit program. However, deciding which plan is most beneficial is not an easy task. FAC simplifies the process by acting as a guide through eligibility, benefits options and funding decisions. FAC implements the plan, makes its prototype documents available or helps the client's counsel prepare plan and trust documents, submitting them to the IRS for a determination letter. FAC plan administration services include:

- Allocation of contributions and record keeping for defined contribution and 401(k) plans
- Certified actuarial valuation of plan benefits and liabilities for defined benefit plans
- Preparation and filing of necessary IRS, PBGC and Department of Labor forms and response to inquiries
- Funding strategies – the evaluation and placement of investments, insurance and annuity contracts

Employee Communications

FAC ensures that every employee who might benefit from a

plan understands its value and how to enroll in it. We design and implement employee orientation meetings, benefit handbooks and participant enrollment programs. When the employer and the employee understand an employee benefit program, everyone wins.

Asset Services

Funding a benefit plan demands sufficient levels of investment

performance. We can arrange for the offering of specialized, often exclusive, investment vehicles through major brokerage, insurance and financial services providers. FAC assists Plan Trustees in the investment management of plan assets with:

- Investment strategy recommendations
- Investment vehicle options research
- Trust portfolio evaluation
- Past performance research

Health & Welfare Plans

Health care is usually the most expensive benefit provided by employers

and it continues to rise each year. FAC creates and administers plans structured to help employers provide adequate health care at a reasonable cost. FAC can design and install:

- Major Medical and Hospitalization
- Life Insurance
- Disability Income
- Dental
- Vision
- Other welfare benefits

Executive Compensation

FAC helps clients design, install and administer deferred

compensation and other capital accumulation programs that attract and retain talent at the highest levels. Our services also include financial and estate planning for owner-employees and other executives, and evaluating and placing funding vehicles.

FAC Products and Services

- Design and administration of customized Pension, Profit Sharing and 401(k) Plans
- Design and administration of Section 125 Cafeteria Plans
- Estate Planning Solutions for owners and key employees
- Financial Planning and customized investment vehicles
- Design of Life, Disability and Health Insurance programs
- Auditing of Employee Benefit Programs to maximize effectiveness



First Actuarial Corporation,
a CJA Affiliate.

FAC has over thirty years of experience serving the small business retirement market. FAC is an affiliate of CJA, a national insurance marketing company with a heritage of plan design, plan administration and plan marketing.

CJA

A Higher Bracket

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