

# PlanGen

## Plan for Success

Speed-to-market determines whether business is won or lost. Which is why PlanGen, CJA's web-based proposal system, is critical to success in the small business retirement market. Recognized as the industry standard for pension and retirement plans, PlanGen is the fastest way to generate complex plan illustrations that fully comply with the Internal Revenue Code, state regulations and the carrier's business rules.

## What is PlanGen?



The PlanGen system develops next-generation employee benefit plan illustrations for financial advisors, national insurance, annuity, banking and investment companies. It makes producing complex safe-harbor plan illustrations easier and faster, allowing major carriers to deploy their products with greater flexibility and efficiency. Turnaround time for new and revised proposals is dramatically reduced from days or weeks to just minutes. PlanGen is encrypted, providing users with the confidence that all proposals and data are secure in the system. Currently in-use by thousands of agents and several leading carriers, there is simply no faster, more accurate or more secure way to get illustrations of sophisticated benefit plans into the market.

**Simple. Intuitive.  
Customized.**

Producers can expect faster, easier and more effective proposals with PlanGen. It can be accessed anytime, anywhere, without any special software or CDs. PlanGen offers the simplicity of standardized data input – no more multi-page “fact finders” for preliminary studies. An electronic form is all that is needed to capture participant census requirements.



*Simple, fast “point and click” interface for illustration print-outs, section by section.*

PlanGen is flexible enough to accommodate changing plan parameters. Proposal results always match corporate identity and presentation standards. Plus, personalized agent accounts archive all plan illustrations, allowing them to be reviewed and adjusted whenever necessary.

## Consistent Compliance

At PlanGen's core is a compliance

engine that provides users with consistent rule enforcement. It ensures that only sales worthy plans are produced – plans that meet the Internal Revenue Code, as well as the carrier's business rules. There are no servers or software to maintain at the user's site and there is no outdated software in the field. All users have access to instant distribution updates, whenever they occur.

PlanGen is designed to quickly and easily reflect periodic changes to the Internal Revenue Code, insurance rates, annuity rates and business rules. It accommodates unlimited supervisor and user accounts, with no limit on the number of illustrations generated. Carrier's can create their own network, adding and assigning users to supervisors when needed.

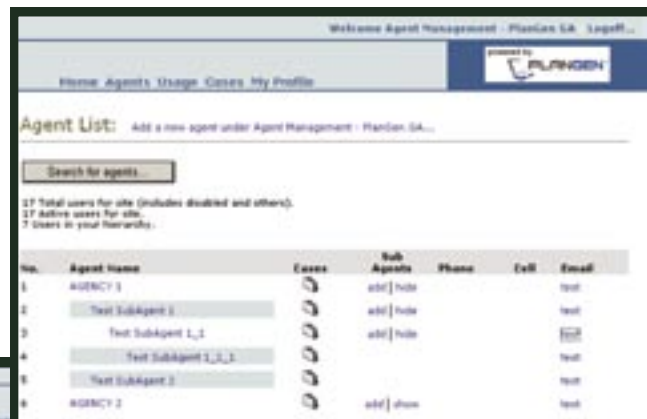


*Plan parameters are easily changed to fine-tune plans within "Safe Harbor" limitations.*

## Enhanced Management Controls

Managers can instantly view detailed reporting

activity for all users – analyze logins, cases, proposals and values of illustrations. They can add, update and delete user information, product privileges and transfer cases from one user to another. Late breaking news and other announcements are displayed on the homepage. In addition, PlanGen allows agents and supervisors to view cases simultaneously and review changes.



*Carrier/agency supervisors have complete visibility into the producer network with usage and log-in reports.*

## PlanGen, Another CJA Advantage.

PlanGen's next-generation technology is built on over thirty years of CJA small business retirement experience. Our expertise lies in the development, marketing and administration of employee benefit plans. Serving as a national benefits consulting and insurance marketing firm, we offer the option of Third Party Administration for any plan sold through the system. To see PlanGen live, visit [cjamarketing.com/plangen](http://cjamarketing.com/plangen).



# CJA

A Higher Bracket