



**YOUR WELFARE BENEFITS  
AND PENSION EXPERTS**



**CJA**

**FOCUSED ON RETIREMENT PLANS FOR  
THE SMALL BUSINESS OWNER FOR OVER  
THIRTY-FIVE YEARS**

IF YOU ARE AN AGENT OR  
ADVISOR

IF YOU ARE A  
CLIENT

IF YOU ARE A CARRIER OR  
FINANCIAL INSTITUTION

Agent Login



Our Strategies



Our Solutions

## WELCOME TO CJA AND ASSOCIATES

**CJA and Associates** is an Experienced National Employee Benefits Company.

CJA and Associates specializes in the design and marketing of innovative insurance products and employee benefit plans for the small business and estate planning markets.

CJA has been working with leading insurance companies for forty years, providing actuarial, marketing, and administrative expertise to help our partners successfully deliver complex employee benefit programs.

**The CJA Philosophy is Based Upon a Three-Pronged Approach:**

- Focus on the needs of small business owners.
- Develop innovative and tax code compliant products.
- Create helpful tools to enable our partners' success.

Business owners and financial advisors are invited to submit information for case analysis with

**Shane Biltz**  
VP of New Business



Request  
Proposal

Retirement & Section 79 Life

