



CJA
A Higher Bracket

**YOUR WELFARE BENEFITS
AND PENSION EXPERTS**



**IF YOU ARE AN AGENT OR
ADVISOR**

PREPARE PLAN

**IF YOU ARE A
CLIENT**

The Prepare Plan is a Welfare Benefit Plan that allows small companies to join together and be treated as a single group, which provides substantial cost savings and benefits. Small companies are given the advantage of large participant numbers, allowing them to obtain cost effective welfare benefits. The Prepare Plan collects contributions from participating employers, using these funds to provide pre- and post-retirement death benefits to the eligible employees of the participating employers.



**IF YOU ARE A CARRIER OR
FINANCIAL INSTITUTION**

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