

February 2006

CBS Update

We are very pleased to provide you with our bi-monthly newsletter, *Benefits Insights*. Each one features an article relating to a topic specific to qualified retirement plan legislative and administrative issues. We hope you find these articles informative and we welcome your feedback. Past issues of the newsletter have been posted on our website. We invite you to visit our website at www.creben.com. The newsletters can be found under "News and Updates".

OUR MISSION

Another year has come and gone, and the New Year always brings a time of reflection. As we reflect on our business, it's good to review and to renew our mission and philosophy at CBS.

Our mission at CBS is to provide through a qualified retirement plan, the greatest tax shelter available to owners of small and medium sized companies, and we have remained true to our focus. We have the word "Creative" in our company name for a reason, as we have the expertise to design very creative plans that will meet our clients' objectives.

Our growth objective at CBS is to maintain a slow and controlled growth. As one of the few administration firms in our area that handles Cash Balance, as well as Cross-Tested and combination plans, we found our niche in our target market with the unique services we provide. In this regard, our philosophy of success is to remain focused and to strive to be excellent at what we do best rather than trying to be all things to all people.

A LESSON TO BE LEARNED

"The happiest people don't necessarily have the best of everything. They just make the best of everything."

-- Anonymous

CONGRATULATIONS TO!!

Brian Secrest on his achievement in fulfilling the requirements for the advancement to Senior Pension Administrator status within Creative Benefit Strategies.

Mia Ramirez on her promotion to Director of Broker Operations within CBS Funding and to Assistant Office Manager within Creative Benefit Strategies.

Steve Persons on his appointment as the Subject Matter Expert in the area of Plan Design for the American Society of Pension Professionals & Actuaries.

GET TO KNOW CBS MARYLIS WOZNIACKI

Maryliss began her career in the pension industry in 1984. "I came into the field just when the Top Heavy rules and spousal consent regulations were being enforced. It's amazing how as time passes, the regulations become more complex, especially considering the supposed *Pension Simplification* bills that have been enacted. It certainly keeps this business challenging and never dull!"

Maryliss' employment with CBS started in 1989 and she progressed from being the team leader in the firm's former Flint, MI office to the company's marketing director and in 1995, she and her partner bought the company. In addition to Creative Benefit Strategies, Inc., she and her partner are co-owners of CBS Funding, Inc. through which they provide investment advisory, annuity, and life insurance services.

Maryliss holds a Bachelor of Science degree in Business Management and Accounting from Oakland University in Rochester, MI and has received the designation of Qualified Pension Administrator (QPA) through the American Society of Pension Professionals & Actuaries (ASPPA). She is currently in the process of obtaining through ASPPA the designation of Qualified Pension Financial Consultant (QPFC). In addition, she is a licensed Investment Advisor Representative of Beacon Capital Management and a Registered Representative of Fortune Financial Services.

Maryliss and her husband Chris live in Clarkston, MI and have two adult children and one very awesome six year-old granddaughter, who is the light of their lives. She is also actively involved in *Sharing & Caring*, a breast cancer volunteer outreach program sponsored through William Beaumont Hospital in Royal Oak, and is the editor of their quarterly newsletter. In her spare time, she is an avid golfer when the Michigan weather permits and enjoys traveling with her family.

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Referring a friend or business associate to our Firm is a compliment at the highest level.
We sincerely appreciate your referrals.

If you know someone who might benefit from receiving our newsletter, please provide us with their name and address so we can add them to our mailing list.