



Connecting
People

The CIP Group Companies

Business Insurance Group
Comprehensive Insurance Providers
617-354-1137
www.askcip.com

Independent Broker Dealer
Davinci Capital Management
(617) 354-3222
www.davinci401k.com

Safe Hire Investigations
Pre-employment Screening
Phone number
www.safehireinvestigations.com

Comprehensive Benefit Services
TPA
TPA Phone
TPE website



THE CIP GROUP
Benefit from us



THE CIP GROUP
Benefit from us

Connecting
Solutions



One of the greatest challenges facing a business owner or HR professional is building and motivating a dynamic workforce. To attract and retain skilled workers today requires first-rate employee health coverage – a sizeable expense for any company. In addition, increasingly complex regulations make HR administration a challenge, if not a burden. The result? Budgets and HR staff are stressed to the limit.

The CIP Group is dedicated to providing a complete range of fully integrated employee benefits, HR administration, and wealth management services to our clients. We maintain a staff of expert professionals, each of whom takes great pride in developing the best set of tools and services for each client's specific needs. The CIP Group values our client relationships, resulting in solid partnerships based on trust and integrity. With knowledge, experience, and personalized service, our primary goal is to create and deliver the right set of tools to attract, retain, and motivate quality employees.

Connect with The CIP Group.

Backed by decades of - and know-how, CIP's network of talented professionals not only understands these issues, it gets significant results that make a real difference for each client.

- From a cost standpoint, an employee benefits firm must negotiate the most sensible plan at the best price. The CIP Group has expertly negotiated plans for hundreds of clients that provide the most coverage for the best price.
- To ensure greater efficiency in HR operations, an employee benefits firm must administer, monitor, and report on the effectiveness of your benefits programs with expertise and authority. The CIP Group's experience ensures the utmost efficiency in HR administration.
- In the highly competitive market for talented personnel, basic employee benefits package no longer command the best qualified employees. The CIP Group offers innovative HR solutions that are designed to meet your unique needs. All of our services are managed in-house, for quality, consistency, and total integration.

Get results with The CIP Group.

We serve hundreds of growing enterprises and mid-sized companies, as well as small family-owned businesses and individual business owners. Regardless of a client's size or level of HR sophistication, the CIP Group consistently demonstrates reliability and results as an independent employee benefits providers, human resource consultant, and financial and investment planner.



Our knowledge, experience, and personalized service serve our primary goal — to create and deliver the right set of tools to **attract, retain,** and **motivate** quality employees.

Connect HR & your workforce.

The CIP Group's experience and rapidly growing customer-base gives us the ability to negotiate the best employee plans that support the ability to hire and retain quality employees. As an independent broker with no third-party ties, we advocate solely on our clients' behalf, achieving the best plan at the best price. If a client chooses to outsource other benefits administration or HR solutions with The CIP Group, we work closely with their executives and senior staff to make sure that our integrated programs fully meet the needs of the company and its entire workforce.

Connect experience & service.

The CIP Group serves hundreds of companies of all sizes, representing virtually every industry. Regardless of the size of our clients, The CIP Group's hallmark has always been personalized service. From basic plans to full-service HR programs, The CIP Group takes pride in working closely with clients to design a unique solution that is the right fit.

Connect employee benefits & HR programs.

Many of our clients take full advantage of The CIP Group's fully integrated HR outsourcing capabilities. By using a consultation approach, The CIP Group is able to partner with clients to develop, implement, and monitor any number of services on an ongoing basis while offering a full range of value-added services through in-house practice Groups. All of The CIP Group's practice groups work in concert, ensuring completely integrated solutions that any HR staff can easily manage.

The CIP Group connects the dots.

The CIP Group not only pinpoints a client's needs, it brings the pieces together to form a complete solution that any management team can manage with confidence. By bringing operational efficiency and maximum value to all levels of the employee benefits and HR spectrum, The CIP Group's clients can focus on the things that matter most to them -- their overall business, their executive team, and their valued employees.

We provide clients with a full range of resources:

- Employee Benefits Group
- Retirement Plan Services Group
- HR Solutions Group
- Executive Compensation Group
- Wealth Management Group

CIP Employee Benefits Group

Employee insurance and medical benefits form the foundation of your HR benefits program. The CIP Group assigns a dedicated account manager to each client to discuss your plan options, financial strategies, and other factors that may affect your decisions. As part our service, we establish clear, measurable goals, along with methods to definitively track your progress.

When it's time for renewal, The CIP Group conducts an overall account review, confirms HR strategy and direction, and negotiates the most cost-effective benefits package. Moving ahead, we work together on an open enrollment plan that communicates all facets of your plan with employees.

With The CIP Group, you will never operate in the dark. Our comprehensive quarterly reports provide valuable data and analysis on all aspects of you plan, vendors, compliance, and overall performance issues. At year end, CIP's Annual Stewardship Report helps contextualize your benefits and financial planning programs against market trends, new product strategies, new legislation, and other factors.

Employee Benefits PLUS: Outsourced Benefits Administration

Many of our clients go beyond basic insurance plans to heighten their competitive advantage in the marketplace. Our outsourced benefits administration services deliver extra efficiency to your busy HR department, particularly in areas demanding constant organization and attention to detail. For example, The CIP Group can manage all aspects of time-consuming COBRA and Section 125 Flexible Spending Account administration. As part of this service, we act as your employees' personal reps, answering any questions they may have.

Think about all the time and effort your company currently spends on your enrollment and termination processing. Even using a carrier's online processing site requires constant updating. An efficient solution is for CIP to act as your enrollment manager for all current and future employees. Looking at the bigger picture, CIP's online HR Data Manager is an ideal solution for managing all aspects of employee data, for better bottom-line results.

Also consider how much time it takes to deliver myriads of information to your employees. A custom HR Intranet site built and maintained by CIP provides a centralized, user-friendly location for facts, forms, and other HR resources for your employees. When even greater employee communication is called for, we can coordinate health fairs, monthly email advisories, employee benefits statements, and other effective ways to show your employees how to get the greatest value from their benefits package.

- Carrier/provider Carrier Liaison
- Contract negotiation
- Medical
- Dental
- Basic Life Insurance
- Short/Long Term Disability
- Long Term Care
- Voluntary (employee paid) Leave

- COBRA
- Section 125 Cafeteria FSA (flexible spending account) plan
- Custom Employee Benefits Intranet Site
- Employee Benefit Statements
- Bill Reconciliation
- Employee Eligibility Maintenance
- Online Enrollment & Termination Processing
- Account and Carrier Relationship Management

CIP Retirement Plan Services Group

Retirement plan options are a powerful motivator for today's employees, often representing their single largest lifetime investment. 401ks, IRAs, deferred compensation plans and other retirement plan components offer a distinct edge for today's employers.

For decades, The CIP Group has helped hundreds of clients establish, implement and manage competitive retirement plans that spur greater participation and provide maximum value to every employee. Our full range of services include methods to educate and empower employees to fully participate and wisely management their retirement assets.

Retirement & Financial Services PLUS: *The Six-Step retirement Solution*

- Step One: Retirement Plan Evaluator
- Step Two: Retirement Plan Optimizer
- Step Three: Fiduciary Shield
- Step Four: Due Diligence
- Step Five: Smart Enrollment
- Step Six: Results Report

CIP's *Six-Step Retirement Solution* covers all phases of your retirement program. From the outset, we evaluate the costs and performance of your current plan, along with enrollment and contribution levels. Next, we optimize your plan through research and comparability studies of your plan against market option. Throughout this process, we make sure you are protected from risk with a well designed investment policy statement and full compliance with all ERISA and 404C regulations. As plan development moves forward, our due diligence efforts result in an unbiased recommendation of quality, top-performing investment selections.

The CIP Group provides personalized enrollment with a dedicated service contact for your participants. To boost participation, our smart enrollment services educate your employees through customized group sessions, one-on-one meetings, or our exclusive Financial Wellness Seminars that share valuable strategies for success. CIP's periodic reviews and Results Reports suggest additional ways to further improve performance.

- 401k/Profit Sharing Plans
- 403bPlans
- Defined Benefits Plans
- Deferred Compensation Plans
- Simple IRA Plans
- Crossed Tested Defined Contribution Plans

- Qualified and non-qualified plans and support services
- Plan Design and Consulting
- 404(c) Compliance
- Investment Policy Statement
- Fund Performance and Fiduciary Review
- Employee "Financial" Wellness Seminars"
- Employee Financial Planning

- HR "Audit" Review
- HR Policies & Procedures
- Handbook Development
- Employee Relations
- Competitive and Defensible Pay Programs
- Employee Assistance Program (EAP)
- Harassment Training
- HR Laws and Regulations
- Employer Sponsored Childcare
- Employee Recruiting, Screening, and Hiring
- Background, Credit, and Reference Checks
- Performance Management
- Web-based Payroll and Benefits Administration
- Safe Hire Investigations capabilities

CIP Human Resource Solutions Group

When The CIP Group is your employee benefits firm, you also gain access to CIP's HR Solutions Group. Like CIP's Employee Benefits Group, our HR consultancy reflects the core values of expertise and personalized service. When you come to CIP for your HR programs, there is no need to coordinate with several vendors. Your dedicated account manager ensures complete consistency, full compliance, and superb integration of all program elements.

CIP's Solutions Group knows you, your company's culture, and the intricacies of your business. From conducting HR Audits, to developing Policies & Procedures, to evaluating your compensation structure, our goals are the same as yours: To improve your operational effectiveness, ensure compliance, and create high-value practices that increase your competitiveness and productivity.

As we work with you to create a cohesive Human Resources program, The CIP HR Solutions Group seeks unique ways to help you attract, motivate, and retain the best possible employees. Working hand-in-hand with our Employee Benefits group, we give you the right mix of cost-effective, value-added capabilities. The result is a stronger company with a distinct competitive advantage.

CIP Executive Compensation Group

Your partners and senior executives provide a degree of value that is difficult to replace. For executives who have earned their way to the top, securing asset protection and wealth management is a primary concern. Through your company's CIP connection, your executives have an instant link to highly qualified financial advisors who fully grasp the complexities of building net worth and managing risk.

We consult with high-end clients to achieve realistic financial objectives based on cash flow needs, risk tolerance, and other individual preferences. Our record of consistently forecasting yields enables us to make intelligent recommendations on how to invest assets. We advise client's on strategies such as opting for steady, long-term performers versus higher-yield start-up opportunities; or building a conservative portfolio versus one that carries more risk. Our CIP account managers consult with each client to identify the mix that meets our their individual short- and long-term financial objectives.

Because business isn't everything, The CIP Group also provides a range of offerings to ensure that you and your executives' families are adequately covered should an event affect earning capacity. CIP's personal insurance options include competitively priced life insurance, long-term

care insurance and disability insurance. As always, The CIP Group works with each client to provide an integrated line of individually tailored, personal insurance products.

CIP Wealth Management Group—Estate Planning

You're an expert in achieving goals for your company, partners, and others. When its time to protect your own family's future, The CIP Group's personalized approach ensures that your needs are viewed discretely -- with no predetermined formula.

CIP's Executive Resources Group examines all the complexities of risk and reward, time horizon, liquidity, tax issues, intergenerational planning, and other factors that come into play during the estate planning process. Our experts help each client gain an accurate picture of his or her current financial status. We take pride in helping each of our clients fine-tune their wealth management strategies to ensure that their family's needs are met now and into the next generation.

CIP Executive Compensation PLUS

When you are highly invested in your work, personal and business matters are often inextricable; you need a combination of services for all facets of your life. Our personal insurance offerings include homeowners, vehicles, properties, flood and earthquake, and umbrella policies. Our business insurance offerings include workers' compensation, vehicles and properties, professional liability, and surety & bonding. When your business, your partners and your family all depend on you, depend on The CIP Group to help you create a profitable and secure future.

Business Continuity Planning

With so much of you tied to the business, you want to plan for its succession carefully, well before there is a crisis at hand. When planning for the next generation of leadership, the CIP Group looks at more than the bottom line. We know your business and can help you address the tough questions and issues related to business continuity. Family ties, executive qualifications, and preservation of wealth for future generation are just some of the complicated issues that need to be faced in the event of an owner's death or retirement.

Our business continuity process addresses everything from potential family conflicts to matters of liquidity for the buyout of a partner's share. We help you find resolution by using tools such as buy-sell agreements, key personal insurance, and disability income insurance. By planning for any and all contingencies, CIP ensures that you protect the long-term future of the company that so many people depend upon.