



Laura Wright and Charlie Epstein

CHARLIE'S ONLY BEEN INVOLVED WITH CSW FOR A COUPLE OF YEARS, BUT HE'S ALREADY PUT HIS STAMP ON THE COMPANY CULTURE

Laura Wright doesn't offer a 401(k) plan for employees of her business, CSW Inc., just because retirement benefits improve recruiting and retention. Her commitment goes much deeper than that. Laura believes CSW has a moral responsibility to provide workers with the opportunity to plan and save toward a comfortable retirement. Laura recognizes that the prepress company her grandfather founded more than 70 years ago has grown into a highly successful company with facilities in Ludlow, Rochester, New York and Toledo, Ohio, and an international customer base partly as a result of the hard work and loyalty of its employees. And just as their work has helped City Stamp Works, a maker of hand-engraved stamps, grow into CSW, which provides sophisticated design services, printing technologies and custom packaging to clients including Boston Beer (maker of Sam Adams beers), Nestle Waters, and Proctor & Gamble, Laura wants to help her employees grow toward the retirement lifestyle they desire. That's why Laura set up a 401(k) plan to begin with. It's also why she turned to Charlie Epstein and his company Benefits Consulting Group to take over as plan administrator and investment advisor for CSW's 401(k) plan two years ago.

Amherst, was able to show Laura quickly that CSW's 401(k) wasn't functioning as well as it could. "He came in here and filled us in on some things we didn't know about," Laura says. "For instance, he looked at our expense ratios and showed us we were paying way too much." Through his unique service, The 401k Coach® Retirement Plan Solution™, Charlie not only connected Laura with a plan that minimized fees, but put in place monitoring services that help CSW fulfill its fiduciary responsibilities as a plan sponsor. Most important, though, Charlie has used his Edutainment approach to inform Laura's employees about retirement planning and to get them excited about investing in their 401(k). "He helps people understand that if they don't invest, they're leaving money on the table," Laura says.

Charlie can help you provide retirement investment opportunities for your business' employees, too. Charlie has been recognized as one of the 50 Most Influential individuals in the 401(k) industry by America's leading industry source, *401kWire*, for both 2007 and 2008. With his Desirement Planning™ process, he can help your staff understand what they need to do to achieve successful retirement outcomes. With Charlie's organization and expertise behind you, you can make an indelible mark on the lives of the people who help your business succeed.

Charlie, whom Laura had met through the Family Business Center at UMass,

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Charlie Epstein, CLU, ChFC, AIF®, Certified Family Business Specialist
Talk to us about The Family CFO® process.

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