



PROFESSIONAL RECOMENDATIONS

By working directly with your membership, BCN attains a thorough knowledge of your existing employee benefits, and can then design your personal programs to fit precisely. BCN stays on top of all changes in your employee benefits, and will be here to advise you long into the future – at retirement and beyond.

BCN provides full financial, estate and retirement planning as part of our pre-paid service.

To implement your plan, BCN may recommend:

- Securities: mutual funds and individual stocks.
- Tax Deferred Plans: IRA, Roth, annuities.
- Life Insurance: level term and permanent.
- Estate Planning: wills and trusts.
- Long Term Care: insurance and asset protection.
- Asset Management: the BCN Advantage.

ELIMINATE THE GAPS

Know your benefits – so you don't pay for something your employer already provides. But make every effort to eliminate the gaps in your coverage.

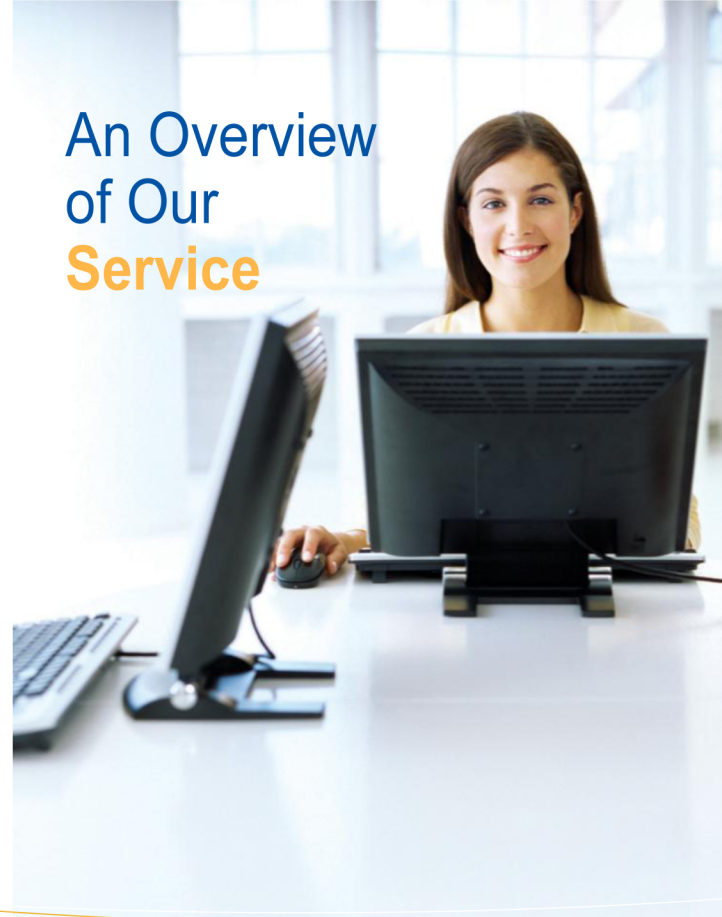
INDEPENDENCE AND RESEARCH

BCN must be independent, without ties to any single investment firm or insurance company. We continue to research hundreds of companies annually before recommending the products we use.

BCN **BENEFITS COMMUNICATION NETWORK**
Financial Planning Services

3215 Encinal Ave
Alameda, CA 94501
800.876.1088
510.769.8980 fax
www.bcnfin.com

An Overview of Our Service



BCN **BENEFITS COMMUNICATION NETWORK**
Financial Planning Services

BCN Financial Inc. is a Registered Investment Advisor in California.
Securities provided through Crown Capital Securities, L.P.
Member FINRA, SIPC.

The Benefits Communication Program

AN OVERVIEW OF OUR SERVICE

For individual members, BCN provides extensive financial planning and full claims assistance.

SERVICE OVERVIEW

- PERSONAL FINANCIAL PLAN
- COMPREHENSIVE BENEFITS BOOKLET
- ONGOING INFORMATION SERVICE
- NEGOTIATIONS SUPPORT
- CLAIMS SERVICE
- PROFESSIONAL RECOMMENDATIONS

More than 150 police and fire bargaining groups throughout California provide the Benefits Communication Program as an ongoing service to their members. This program, developed by BCN Financial Inc., recognizes that the very worst time to learn about your benefits is after a claim. When a claim occurs, you and your family should be able to turn to someone you know well and have worked with often, who has years of experience in this area.

what does this service provide?

PERSONAL FINANCIAL PLAN

A personal financial plan, using state-of-the-art proprietary software, that combines pension calculations (for any age, percentage or date) with deferred compensation projections, MOU provisions, survivor benefits, Social Security, post-retirement income, and more. Interactive “what-if” analysis adjusts for critical variables such as pay increases, tax rates, investment returns, retirement dates, income needs, etc. BCN provides each member with a printed report, combining all sources of benefits into a single, comprehensive plan.

COMPREHENSIVE BENEFITS BOOKLET

A comprehensive benefits booklet, designed especially for your Association that explains in detail all the benefits you are entitled to from every source. BCN will update your booklet on a continuing basis, whenever changes occur through contract negotiations or from changing Federal and State legislation.



ONGOING INFORMATION SERVICE

BCN is available full-time to answer questions and resolve problems covering all areas of your employee benefits, financial planning and attorney referrals.



NEGOTIATIONS SUPPORT

Working in cooperation with labor attorneys and with the Association labor team, BCN provides new ideas, strategies and tactics, and cost comparisons for existing and desired benefits.



CLAIMS SERVICE

In the event of retirement, disability or death, whether of an Association member or family member, BCN ensures that all benefits are received as soon as possible, regardless of the source of coverage.

