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Kravitz Publishes *BEYOND THE 401(k)*, Demystifying Cash Balance Retirement Plans

User-friendly guidebook sheds light on the retirement industry's best-kept secret; gives financial professionals a valuable business growth strategy

(Los Angeles, CA and New York, NY) – [Kravitz](#) announced today the release of [BEYOND THE 401\(k\)](#) (Amazon.com; \$19.95), a highly accessible guide to [Cash Balance retirement plans](#). These tax-favored hybrid plans are an increasingly popular option in the wake of growing dissatisfaction with 401(k) limits. Dan Kravitz, President of Kravitz, Inc., co-authored the book with colleagues Ken Guidroz and Steve Sansone.

“Over the years we’ve answered thousands of calls and emails full of questions about Cash Balance Plans from financial advisors, CPAs, and business owners,” said Dan Kravitz. *“We finally felt compelled to write this book. Financial professionals wanted a ‘plain English’ guide to help explain these complex plans to clients.”*

Combining the high contribution limits of defined benefit plans with the flexibility and portability of 401(k)s, Cash Balance Plans help employers accelerate retirement savings, reduce taxes, and retain top talent. [BEYOND THE 401\(k\)](#) expands the educational efforts Kravitz began in 2009 with [Cash Balance Coach®](#), a web-based training program for financial professionals.

“The number of Cash Balance Plans in the US increased almost 400% since 2001, yet there’s still a lot of misinformation and lack of awareness,” said Dan Kravitz. *“Far too many business owners are missing the opportunity. This book is our solution – we want everyone to know there’s a high-octane alternative to the stand-alone 401(k).”*

Advance praise for the book came from industry experts such as ERISA attorney Fred Reish, who called it “an essential guide to Cash Balance Plans and a highly valuable tool for advisors,” and The Hartford’s national retirement plan spokesperson, Tom Foster, who praised the book for “approachability and insight grounded in deep experience.”

For more information, visit www.CashBalanceBook.com or contact Dan Kravitz at 818.379.6162.

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About the Authors:

Dan Kravitz is President of Kravitz, Inc., the national leader in Cash Balance Plan design and administration. Steve Sansone is a Principal at Kravitz, and Ken Guidroz serves as Director of New Plan Design. The three colleagues co-founded [Cash Balance Coach,®](#) the nation's first Cash Balance training and certification program. Kravitz administers all types of corporate retirement plans, serving 1,200 firms across all industries. To learn more visit, www.CashBalanceDesign.com.