

Retirement Benefit Solutions, LLC Announces Patent Award for New Pension Funding Methodology

Retirement Benefit Solutions, LLC announces the issuance of a U.S. patent for its proprietary pension funding methodology. Powered by Epiphany®, this innovative methodology assists pensions through the creation of a new life insurance asset class. Retirement Benefit Solutions' actuarially-certified software system targets the nation's growing unfunded and underfunded pension liability crisis.

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Allowing for the input of more than 200+ variables, the Epiphany® software system calculates how a pension can bridge a portion or all of its unfunded liability through the use of life insurance.

Epiphany's® dynamic modeling pinpoints the necessary amount of insurance to be purchased on consenting plan participants to fund the pension's desired liabilities. Calculations can be run on various timetables, using a number of forms of life insurance. Against various long-term goals, the tool blends mortality tables and other variables as required. Epiphany® demonstrates year-over-year savings a pension will enjoy by purchasing life insurance versus other pension options.

Retirement Benefit Solutions' President, Patrick Elshaw, states, "Corporations, state and local governments' underfunded and unfunded pension liabilities total nearly \$5 trillion dollars. It is time for these pension plans to find new, long-term solutions to this mounting crisis. Our pension-owned life insurance solution sits outside the volatility of the current market." Elshaw continues, "Retirement Benefit Solutions' patented actuarially-certified software solution works alongside any pension's current portfolio, complementing the investment decisions already on the books, and makes certain that future plan benefits will meet today's promises to its participants."

About Retirement Benefit Solutions, LLC

Retirement Benefit Solutions designs innovative, creative solutions to solve unfunded and underfunded pension problems by utilizing a unique asset class based upon the analytical recommendations provided by its patented and actuarially certified software Epiphany®. For more information, please visit <http://www.usrbs.com>



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