



Bridging the Gap

O.M. Financial specializes in helping credit unions fund employee benefits and retirement programs. When you work with O.M. Financial, you benefit from years of financial services experience and expertise. At the same time, you gain a partner who is committed to helping you make your credit union stronger and more profitable.

O.M. Financial will customize a collateral assignment split dollar plan to suit your unique needs, goals and philosophy. We will also present the plan to your board.

*Contact us today to learn how your credit union can benefit from our plan. Ask for a **free comparison** of our plan to any options you're considering so you can be sure you choose the best program for your credit union.*



O.M. Financial Group
www.omfingroup.com

Presenting The Premier Executive Benefit Plan

The Challenges

- Attract and retain quality employees
- Cost-effectively generate retirement benefits
- Provide the credit union with maximum flexibility

The Solution: Collateral Assignment Split Dollar Supplemental Executive Benefit Plan

- Life insurance purchased for (and owned by) executive
- Premiums paid by loans from credit union
- Loans collateralized by life insurance policy
- Executive uses cash value for retirement income

The Advantages

Credit Union

- Affordable
- Much simpler and more flexible than 457(f) plans
- Complies with IRS regulations
- Provides a competitive edge when recruiting
- Creates a strong incentive for qualified employees to join and remain with the credit union
- Creates a positive impact on credit union financials

Employee

- Tax advantaged
- Provides retirement income
- Premiums paid by credit union
- Premiums repaid by the policy
- Provides death benefit for estate planning

Contact us today for a free consultation.

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