

The Premier Executive Benefit Plan



Insure Your Success



O.M. Financial Group

Your Trusted Partner

O.M. Financial Group is an independent, multi-faceted financial services company that specializes in helping credit unions offer competitive, cost-effective employee benefit programs. With O.M. Financial on your side, you benefit from years of financial services experience and expertise. We are committed to helping your organization grow stronger and more profitable.

Executive Benefits

The Benefits Are Clear

Successfully attracting and retaining quality executives is one of the keys to creating long-term business stability and profitability. We

- *Strengthen the bond between you and your top employees*
- *Cost-effectively create retirement benefits*
- *Improve succession planning*

offer a wide variety of executive benefit plans designed to help you do just that.

Using a personalized, face-to-face approach, O.M. Financial will customize an executive benefit program for your credit union that can help you create mutually beneficial relationships with your key executives. It is these relationships that form the foundation on which lasting financial strength is built. Working together, we can help ensure the success of your credit union for years to come.

O.M. Financial offers the premier executive benefit programs in the credit union industry.





Collateral Assignment Split Dollar Plan

*When you work with
O.M. Financial,
you gain access
to financial
professionals with
over 100 years of
combined credit
union experience.*

This attractive option is often the perfect solution for a credit union. It can help you recruit and retain quality employees while cost-effectively generating retirement benefits. The plan is also designed with maximum flexibility so we can tailor it to suit your unique needs, goals and philosophy. If appropriate, we will present the plan to your board.

Advantages to Employer

- Affordable
- Complies with IRS regulations
- Provides a competitive edge when recruiting
- Creates a strong incentive for executive to remain with the organization
- Creates a positive impact on financials

Advantages to Employee

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

457(f) Deferred Compensation Plan

The 457(f) Deferred Compensation Plan is a flexible, non-qualified plan that can be used by eligible employers to increase the value of their executive compensation packages. The plan appeals to executives because it can generate substantial income. At the same time, it can be set up so that the employer recovers its costs.

Advantages to Employer

- Employer may recover principal investment plus the cost of funds at end of the program.
- Strong incentive is created for executive to remain with the organization.
- Executives can easily be added into the program, giving the employer "mid-career recruiting power" and succession planning capabilities.
- The account is carried on books as "available for sale asset."

Advantages to Employee

- Executive may invest the net proceeds from the program in any way desired.
- Agreement is customized to meet the individual needs of the executive.

*Our independence
combined with our
needs-oriented
approach enables
us to offer you
objective, practical
financial guidance.*



162 Executive Bonus Plan

We have designed and successfully implemented hundreds of benefit-related programs at credit unions around the country.

The 162 Executive Bonus Plan is an insurance-funded, non-qualified fringe benefit that can create supplemental retirement income for an executive. It's simple to implement and can be designed in a variety of ways to meet employer and employee objectives.

Advantages to Employer

- Implementation and administration is easy.
- Employer chooses employees for the plan.
- Value of employer's benefit package is enhanced.

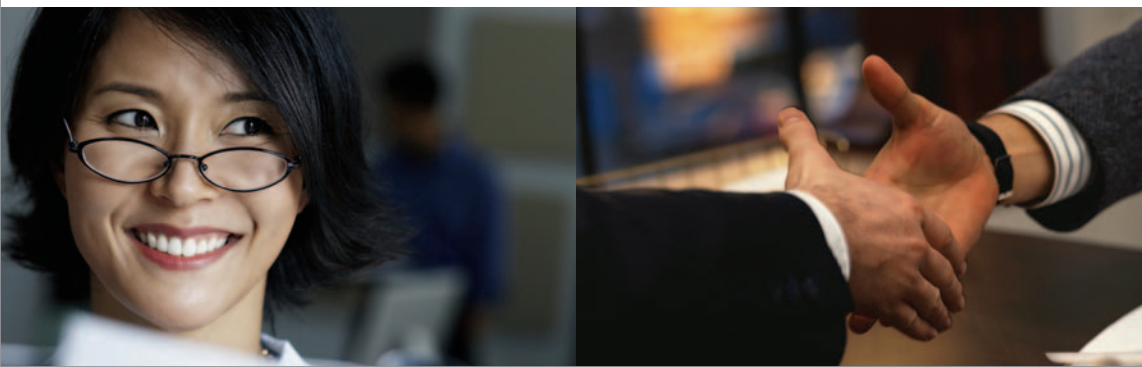
Advantages to Employee

- Retirement income is generated.
- Death benefit creates financial security for executive's family.

The Next Step

To learn more about how an O.M. Financial executive benefit program can help your credit union reach its long-term financial goals, please contact us today for a free consultation.

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