



## 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.*

*We will customize the **O.M. Pre-Funding Earnings Acceleration Program** 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

## O.M. Pre-Funding Earnings Acceleration Program: A Prudent Approach to Pre-Funding Employee Benefits

### The Challenges

- Maintaining a strong and competitive employee benefits package.
- Handling spiraling health care costs.
- Easing the impact of employee benefits on your bottom line.
- Increasing yields on investments of excess liquidity while minimizing risk.

### The Solution: Pre-Funding Future Employee Benefit Cost Obligations with Life Insurance

- Life insurance is a permissible investment for pre-funding benefits.
- Redirecting a portion of your credit union's excess liquidity to life insurance can yield higher returns than investing in standard credit union investments.
- Increased returns can lessen the impact of employee benefit cost increases on your bottom line.

### The Advantages

- **Affordability.** Your credit union can decide how much to invest and needs only to redirect a portion of its excess liquidity into the life insurance product.
- **Security.** With life insurance, your credit union's investment is guaranteed.
- **Steady Income.** Life insurance provides steady and stable earnings that are predictable for your credit union.
- **Increased Earnings.** With dividends and guaranteed rates, life insurance can yield higher returns than many investments traditionally used by credit unions.
- **Growth Potential.** Life insurance dividends rise when interest rates rise, helping to keep the investment competitive.
- **Diversification.** Life insurance provides diversification to your investment program.
- **No Surrender Charges.** With O.M. Financial's plan, your credit union has the flexibility to access cash balances without a penalty or surrender charge.

Contact Joe Tripalin today for a free consultation.

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