

Investing in Your Future



Yield Enhancement



O.M. Financial Group



A Trusted Team

O.M. Financial is pleased to partner with Elite Capital Management Group to offer you the Elite Yield Enhancement Pre-Funding Program™. This turnkey program is designed to significantly reduce your credit union's net out-of-pocket costs associated with employee benefit obligations. Led by seasoned investment professional Matthew Butler, Elite Capital Management is a highly specialized SEC Registered Investment Advisor that provides alternative investment strategies exclusively to credit unions.

Please take a few moments to review this brochure. Then contact us today to learn how we can help make your credit union stronger and more profitable.

Yield Enhancement

A Better Way

As a caring employer, you want to provide the best benefits package possible for your

employees. You also

want to help your employees create

financial security for their families. Rising

benefit costs, however, are making it

increasingly difficult to reach these

important goals. You need innovative ideas

and dynamic solutions to meet the new

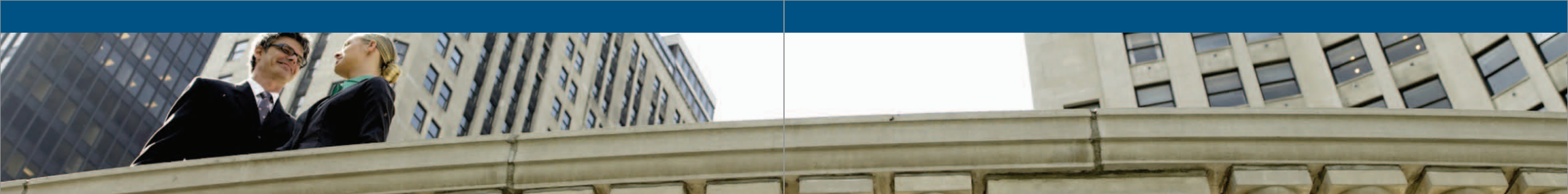
challenges placed before you. You need a

better way to fund employee benefits. You

need the Elite Yield Enhancement

Pre-Funding Program.

- *Substantially lower your employee benefit costs*
- *Better predict and manage employee benefit costs*
- *Improve your bottom line*



The Challenge:

Reducing Benefit Costs

By redirecting some of its investments, a credit union can potentially enjoy net returns that are much higher than its current yield on average investments.

With the cost of group health insurance increasing steadily each year, it's not uncommon for a credit union to experience a 10% to 15% jump in its total benefit costs annually. This upward pressure on expenses can impact the credit union's financials and force it to adjust its health coverage. This, however, can be difficult—and lead to other problems.

Adding or raising deductibles, requiring higher co-payments, or instituting HRAs or HSAs can disrupt the credit union's health care coverage and have a significant impact on the employees using the coverage. And, many times, these changes have only a marginal effect on the cost of the coverage. Fortunately, there is a better way for credit unions to manage these costs.

The Solution:

Yield Enhancement

The National Credit Union Administration allows credit unions to invest in instruments that would normally be impermissible as long as they are tied to employee benefits. Pension plans, post-retirement health coverage, and executive benefit plans all are examples of employee benefits that frequently use variable investments as a funding vehicle. Too often, however, the list stops there.

The Elite Yield Enhancement Pre-Funding Program takes this approach to a new level by providing you with the opportunity to use impermissible investments to pre-fund more of your employee benefits. This can **increase your investment earning potential and reduce your out-of-pocket benefit costs.**

Here's How It Works

We begin by conducting an analysis of your current and projected employee benefit costs. These costs can be associated with anything from your retirement plan and the match on your 401(k) to your health care coverage and group life. We then work with you to redirect some of your investments to a new investment vehicle with better return potential.

It's simple. We handle all aspects of the yield enhancement program for you so that you can be sure it is implemented properly and you are in full compliance with all applicable rules and guidelines.

The investments are professionally managed in a diversified portfolio.

Protecting your principal is a priority.

As part of the program, the credit union's investments are managed in a **protective balanced portfolio**. The goal is to significantly increase your net earning potential above your current yield on average investments. Any extra earnings these investments generate can be used to pay some of your benefit expenses, thus "reducing" the overall outlay from the credit union's perspective.

Ongoing Compliance

Because the yield enhancement concept allows you to pre-fund a number of benefits as opposed to the one or two that credit unions often pre-fund today, ongoing compliance is critical. There must be detailed analysis and compliance documentation to provide an examiner.

Periodically, Elite Capital will conduct an analysis of your program to ensure it remains in compliance. You will be provided with all the documentation required to ensure an examiner understands and approves the program.

Program Flexibility

The Elite Yield Enhancement Pre-Funding Program offers the credit union complete flexibility. The credit union can access the money at any time, or it can leave it invested over a longer period of time (such as five to 10 years) so that the program has the best opportunity to achieve its desired returns.

The money invested in the yield enhancement program can be accessed by the credit union at any time.

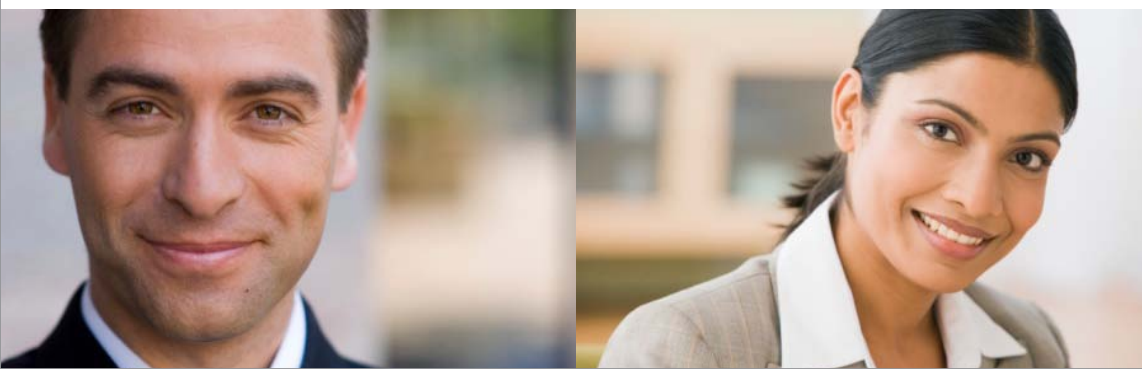
The Next Step

To learn more about how yield enhancement can help your credit union reach its long-term financial goals, please contact us today for a free consultation.

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