

# Pre-Funding Employee Benefits



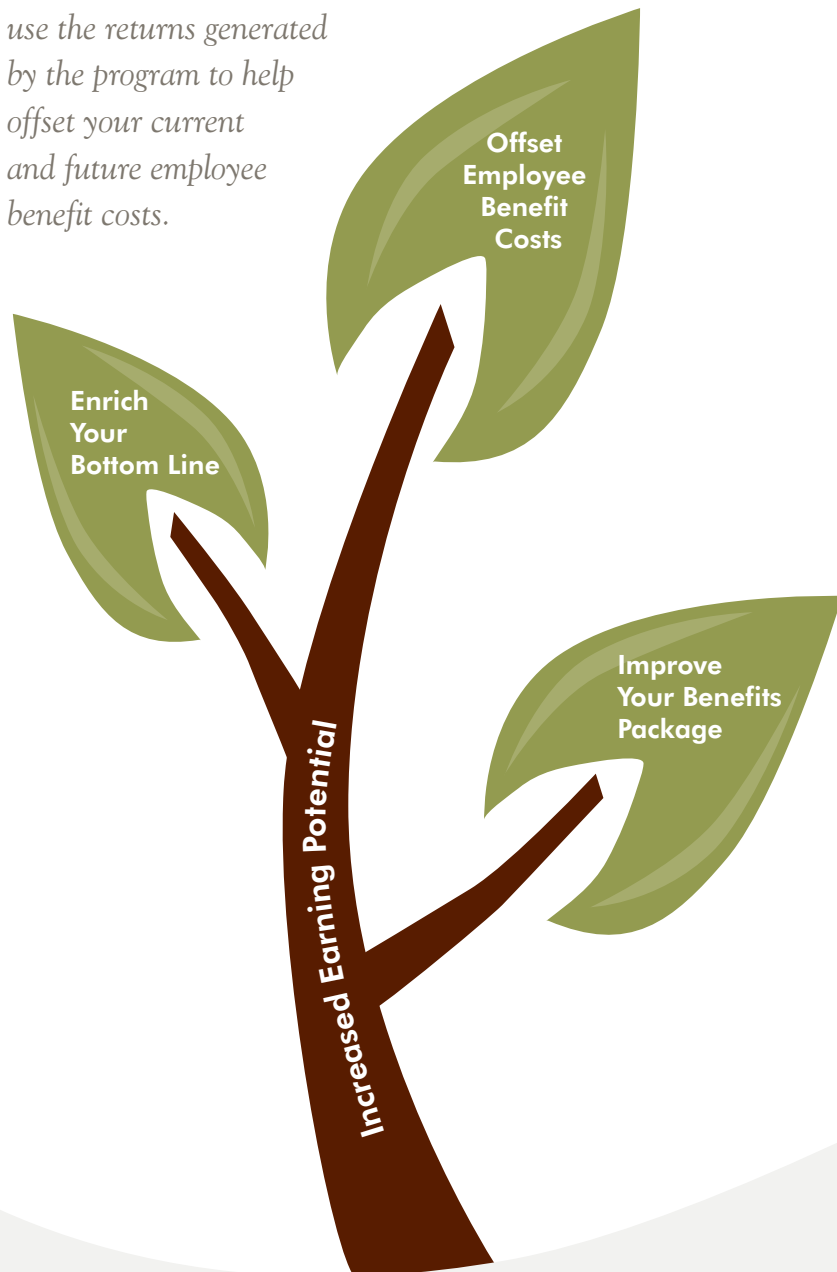
**A Prudent Approach**



O.M. Financial Group

# Presenting the O.M. Financial Pre-Funding Earnings Acceleration Program

By redirecting a portion of your credit union's **excess liquidity** to the O.M. Financial Pre-Funding Earnings Acceleration Program, you can enjoy **higher returns** than investing in standard credit union investments, while **limiting risk**. You can then use the returns generated by the program to help offset your current and future employee benefit costs.



## Do you need to fund:

- Group life and disability insurance?
- Group health insurance?
- Post-retirement health insurance?
- A defined benefit plan?
- Executive benefits?
- 401(k) matching contributions?

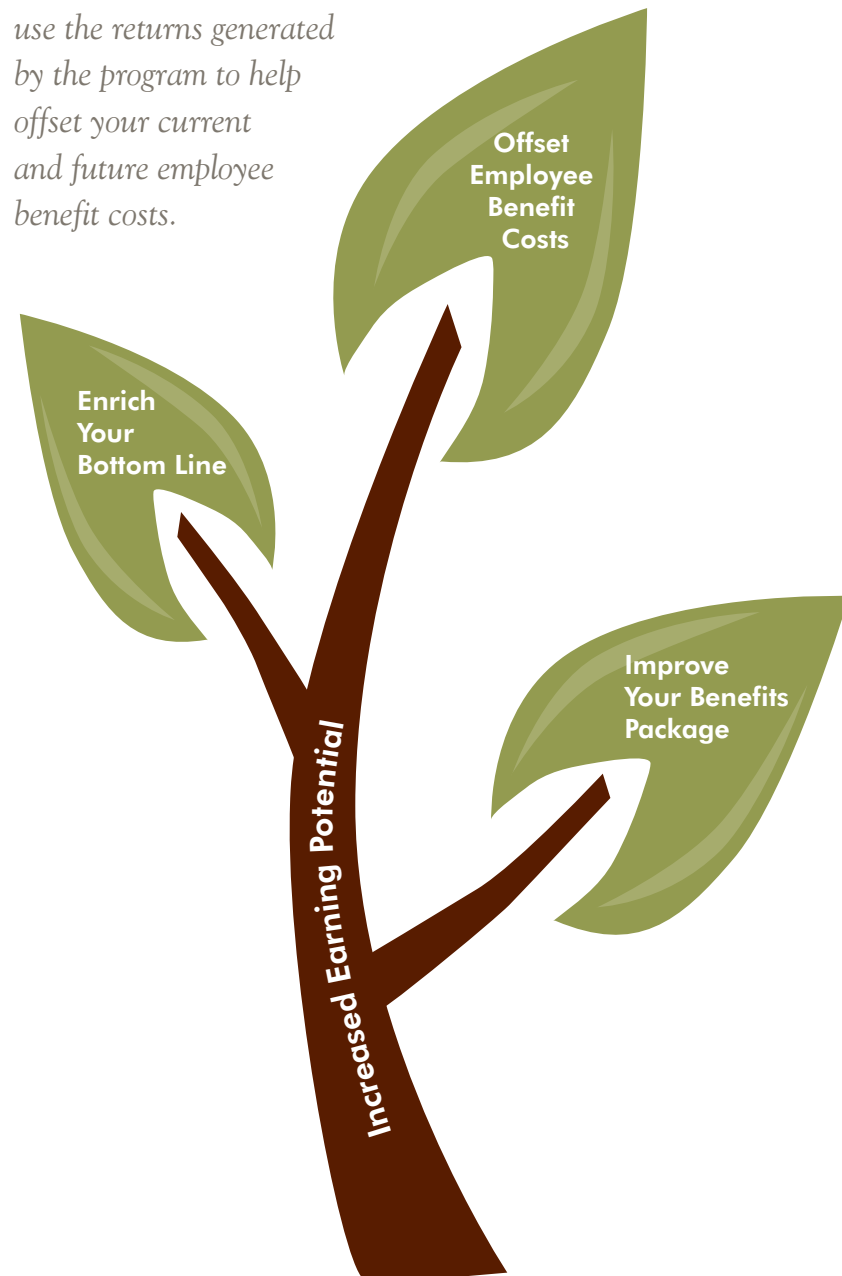
## Are you concerned about:

- Rising benefit costs?
- Low investment earnings?
- Investment uncertainty?

If so,  
we have the answer.

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## Opportunity for Growth

The National Credit Union Administration allows federal credit unions to “pre-fund” their future employee benefit obligations by investing in certain investments that would normally be impermissible. In most cases, state-chartered credit unions are afforded the same opportunity through parity or approval from state regulators. Credit unions, however, are sometimes concerned about the risk involved with some of the investments commonly used to pre-fund employee benefits. That’s where the O.M. Financial Pre-Funding Earnings Acceleration Program comes in.

## A Prudent Approach

Credit unions that value guarantees and safety choose our program because it’s funded by life insurance. While using life insurance might not be the first approach that comes to mind when pre-funding employee benefits, it’s easy to see why it’s becoming so popular:

- **Affordability.** The 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, the credit union’s investment is guaranteed.
- **Steady Income.** Life insurance provides steady and stable earnings that are predictable for the 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 the credit union’s investment program.
- **No Charges.** With our plan, the credit union has the flexibility to access cash balances without a penalty or surrender charge.

## At Your Service

O.M. Financial has designed and successfully implemented hundreds of benefit-related programs at credit unions around the country. Our comprehensive service includes:

- **Program Customization.** We’ll tailor our Pre-Funding Earnings Acceleration Program to suit your unique needs and goals. And, when it’s time, we’ll present the program to your board.
- **Employee Benefit Cost Analysis.** This is a critical step that will help determine the amount you can invest.
- **Due Diligence.** You’ll receive an in-depth review of the insurer chosen for your program, as well as all documentation required to ensure an examiner understands and approves the program.
- **Ongoing Compliance.** We’ll periodically conduct an analysis of your program to ensure it remains in compliance.

## The Next Step

Contact us today for a free consultation. We’ll provide you with a comparison of our plan to any options you’re considering so you can be sure you choose the best program for your credit union.

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*We handle all aspects of the pre-funding 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.*

*Credit unions that value guarantees and safety choose the O.M. Financial Pre-Funding Earnings Acceleration Program.*



## Your Trusted Partner

O.M. Financial Group is an independent, multi-faceted financial services company that specializes in helping credit unions fund employee benefits and retirement 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.



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