

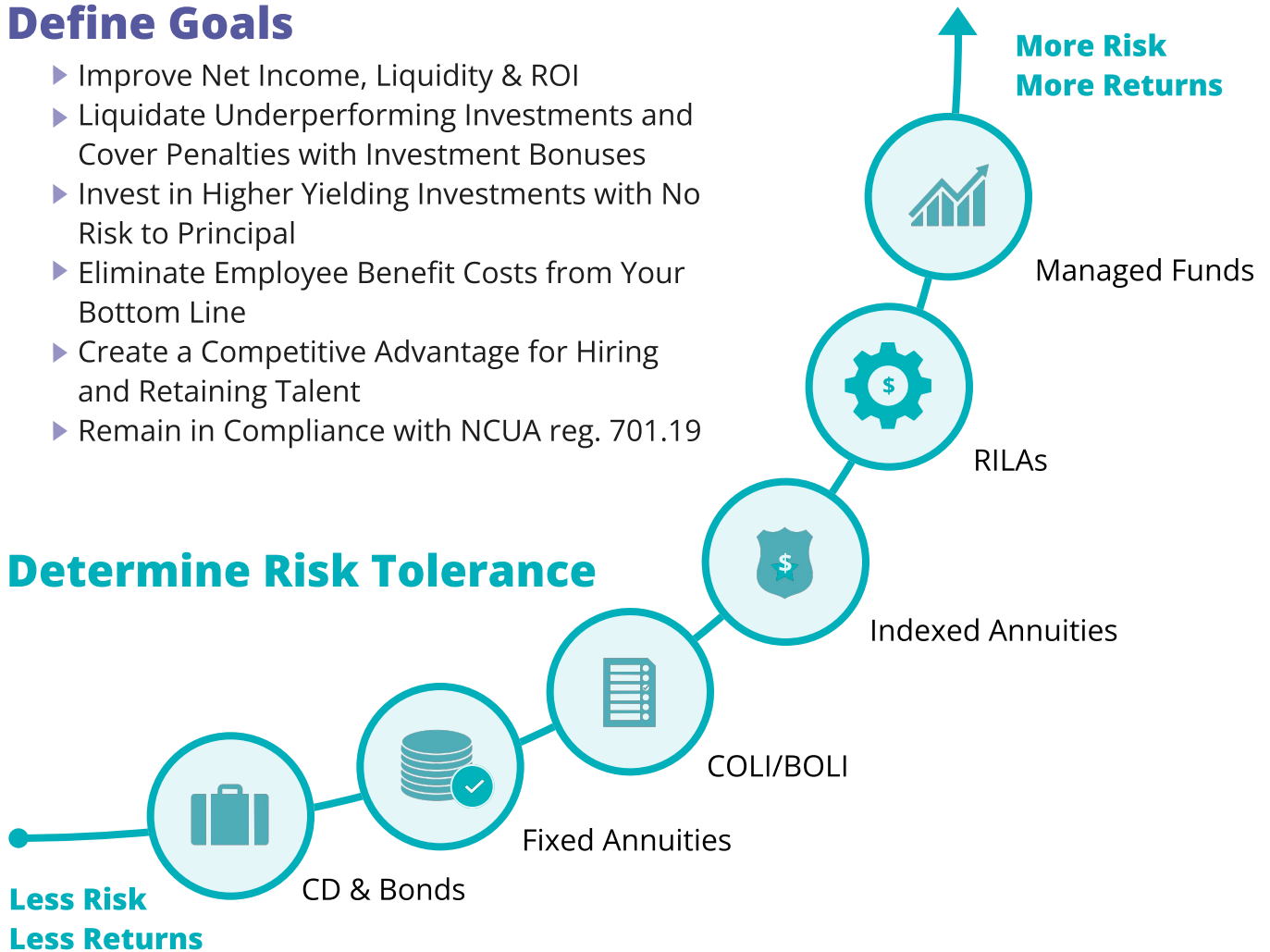
# We Make It Easy To Turn Expenses Into Opportunities



## 1 Define Goals

- ▶ Improve Net Income, Liquidity & ROI
- ▶ Liquidate Underperforming Investments and Cover Penalties with Investment Bonuses
- ▶ Invest in Higher Yielding Investments with No Risk to Principal
- ▶ Eliminate Employee Benefit Costs from Your Bottom Line
- ▶ Create a Competitive Advantage for Hiring and Retaining Talent
- ▶ Remain in Compliance with NCUA reg. 701.19

## 2 Determine Risk Tolerance



## 3 Identify Investment Amount

We'll evaluate liquidity and cash flow sustainability to establish a funding amount.

## 4 Implement Plan

Lump sum or quarterly investments with an employee benefits "fully-funded" end date established.