



## Earnings Enrichment Program

# Investing in your Credit Union's Future

**Address rising benefit costs, increase your investment earning potential**

Your employees deserve a benefits package that can help create financial security for their families. But providing those benefits is becoming increasingly difficult due to escalating benefit costs. You need a better way to fund employee benefits. You need the **Earnings Enrichment Program** from O.M. Financial Group, LLC and The MassMutual Trust Company, FSB.

To learn how we can help your credit union reach its long-term financial goals, contact us today to schedule a consultation and obtain a comparison of our plan to any options you're considering.

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### **The Benefits Are Clear**

Through the Earnings Enrichment Program, your credit union can pre-fund a wide range of employee benefits with investments that may generate **higher returns** than typical credit union investments. In this way, the program can help you:

- Boost your investment earning potential
- Offset your employee benefit costs
- Offer a benefits package that will attract and retain top employees

### **Experience and Expertise**

O.M. Financial is a leading provider of funding solutions for credit union retirement and employee benefit programs, and has designed benefit-related programs for over 200 credit unions nationwide. Meanwhile, MassMutual Trust possesses a proud history of investment management expertise and currently provides investment services to clients across the country with total assets approaching \$1 billion.

### **Financial Strength and Stability**

MassMutual Trust is a wholly owned subsidiary of Massachusetts Mutual Life Insurance Company (MassMutual). MassMutual has a rich tradition of strength and stability and has consistently earned some of the highest financial strength ratings of any company in the industry.

### **Professionals You Can Trust**

Enjoy the advantages of working with a dedicated team of investment experts backed by a large support staff, vast resources, and state-of-the-art technology. Choose the Earnings Enrichment Program from O.M. Financial and MassMutual Trust.

**MassMutual**  
Trust Company, FSB



O.M. Financial Group

The MassMutual Trust Company is a wholly-owned subsidiary of the Massachusetts Mutual Life Insurance Company (MassMutual). The MassMutual Trust Company, FSB is a federal savings bank chartered with the Office of the Comptroller of the Currency to provide discretionary and nondiscretionary trust and fiduciary services in all states. The MassMutual Trust Company does not engage in banking activities (deposits, loans, mortgages etc.) and does not sell products. Business activities are focused on providing trust, fiduciary and investment management services to clients and institutions.

CRN201412-166819