

Earnings Enrichment Program



Investing in Your Credit Union's Future

MassMutual
Trust Company, FSB



A Wise Decision

When you choose the **Earnings Enrichment Program** from O.M. Financial Group, LLC and The MassMutual Trust Company, FSB to pre-fund your employee benefits, you gain access to a dedicated team of investment experts who are backed by a large support staff, vast resources, and state-of-the-art technology. We are committed to helping your credit union grow stronger and more profitable.



A Better Way

to Fund Employee Benefits

You want to provide your employees with an attractive benefits package that will keep them happy and healthy. It's one of the

best tools to use to build and maintain a talented, productive workforce. However, with benefit costs rising steadily each year, it's very difficult to offer the level of benefits you feel your employees deserve. You need a better way to fund your employee benefits. You need the **Earnings Enrichment Program** from O.M. Financial and MassMutual Trust.

- *Increase your investment earning potential*
- *Use your gains to help offset your employee benefit costs*
- *Cost-effectively offer a highly competitive benefits package*

How It Works

The National Credit Union Administration permits 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.

Reaching Higher

The **Earnings Enrichment Program** can help you take full advantage of this opportunity in a strategic, structured and well-planned manner. Through the program, your credit union can redirect some of its excess liquidity to investments that may generate higher returns than traditional credit union investments. You can then use the gains from the program to help pay for your employee benefits, as well as other expenses.

Program Flexibility

Each step of the way, the Earnings Enrichment Program provides your credit union with tremendous flexibility. For example, the program can be used to pre-fund any combination of a wide range of benefits, including:

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

You’ll also be pleased to know that your credit union can access the money in the program at any time. Of course, you can also choose to leave it invested over a longer period (such as five to 10 years) so that it has the opportunity to achieve the desired returns.

The Earnings Enrichment Program provides your credit union with the opportunity to pre-fund employee benefits with investments that may generate higher returns than standard credit union investments. Any returns generated by the program can be used to ease the impact of employee benefit costs and other expenses on your bottom line.



A Full-Service Approach

O.M. Financial and MassMutual Trust will work together to handle all aspects of the Earnings Enrichment Program so you can be sure it's implemented and maintained properly.

Program Customization

First, we'll conduct an **Employee Benefit Cost Analysis** to quantify your current and projected employee benefit costs. This is a critical step that will help determine the amount you can invest. Once this analysis is complete, MassMutual Trust will design a customized investment program that will provide you with increased earning potential.

Prudent Investment Management

MassMutual Trust's investment team believes in building efficient and diversified portfolios, with a focus on proactively managing the risk of the portfolios over the long term. To help accomplish this, we use a **strategic asset allocation** model and make tactical adjustments as your needs and market conditions change.

To help ensure superior investment management, MassMutual Trust works only with money management firms that are among the highest

caliber and most well-known in the industry. These managers share our commitment to quality, structure, discipline, oversight and governance.

Due Diligence

You will be provided with an in-depth analysis of each investment recommended for your program so you can be confident your portfolio matches your objectives. It's important to note that MassMutual Trust is independent and does not use proprietary investments. This gives MassMutual Trust the freedom to select a diverse mix of investments for your particular program.

Program Compliance

Because the Earnings Enrichment Program 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.

You will be given all the documentation required to ensure an examiner understands and approves the program. In addition, O.M. Financial will periodically conduct an analysis of your program to ensure it remains in compliance.



Professionals You Can Trust

With O.M. Financial and MassMutual Trust on your side, you'll enjoy the benefits of working with industry leaders you can rely on for expert guidance and practical solutions. We know how important it is for you to provide your employees with a superior benefits package, and we are dedicated to helping you fulfill your commitment to them.

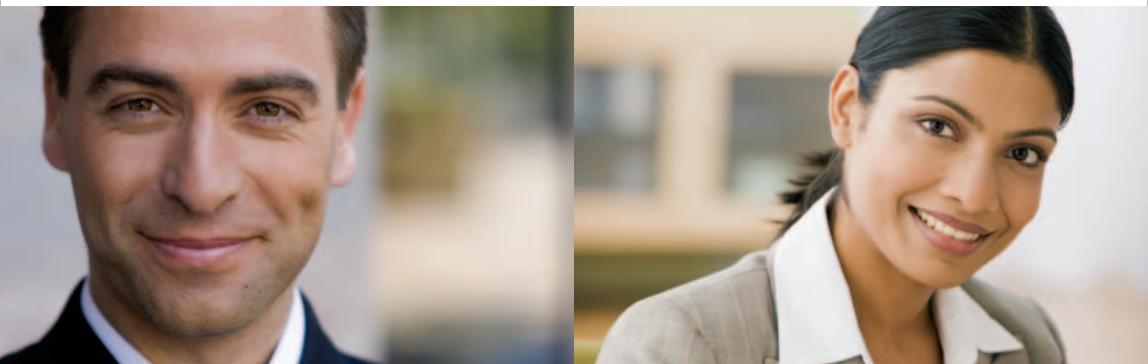
Experience and Expertise

O.M. Financial is a top 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.

Investment management services for the Earnings Enrichment Program are provided by MassMutual Trust. You can rest easy knowing that it has measurements in place to ensure the quality of its service and its fiduciary obligations require it to manage assets prudently in your best interest.



The Next Step

To learn more about how the Earnings Enrichment Program could help your credit union reach its long-term financial goals, please **contact us today** to schedule a consultation. We'll be happy to provide you with a comparison of our plan to any you're considering so you can be sure you select the best option for your credit union. You can also find out more at:

www.omfingroup.com



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