



# Invest in Your Credit Union's Future

**Increase your investment earning potential with professionals you can trust**

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 can be sure you made the best decision for your credit union.

## 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.

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. Contact us today to learn more and schedule a consultation.

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**MassMutual**  
Trust Company, FSB



O.M. Financial Group

The MassMutual Trust Company is a wholly-owned subsidiary of the Massachusetts Mutual Life Insurance Company. 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.

As seen in *Credit Union Times*



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**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.

## The Benefits Are Clear

The Earnings Enrichment Program provides your credit union with the opportunity to pre-fund a wide range of employee benefits with investments that may generate higher returns than traditional credit union investments. In this way, our program can:

- Increase your investment earning potential
- Substantially offset your employee benefit costs
- Help you offer a benefits package that will attract and retain top employees

Contact us today to learn more about the Earnings Enrichment Program and to schedule a consultation. Ask for 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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