

The Premier Executive Benefit Plan



Insure Your Success



OM Financial Group

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My supplemental retirement plan from OM Financial Group is the difference between retiring and retiring well.

Michael Phipps,
Retired CEO,
Evansville Teachers Federal Credit Union,
Evansville, IN

The retention incentive for our management team provided by the supplemental executive retirement plan from OM Financial Group was key to our succession plan.

Dennis Hall,
Retired CEO,
I.H. Mississippi Valley Credit Union,
Moline, IL

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Executive Benefits

The Benefits Are Clear

Successfully attracting and retaining high quality executives is one of the keys to creating long-term business stability and profitability.

- *Strengthen the bond between you and your top employees*
- *Cost-effectively create retirement benefits*
- *Improve succession planning*

Dealing with unexpected CEO turnover and replacing executives is costly and often detrimental to a credit union's culture and strategic direction.

Utilizing a consultative and strategic approach built on years of proven experience, OM Financial will customize an executive benefit program for your credit union that can help you create mutually beneficial, long-lasting relationships with your key executives. Working together, we can help ensure the success of your credit union for years to come.

The Secure Collateral Assignment Split Dollar Plan

OM Financial offers the premier executive benefit programs in the credit union industry. What sets our plans apart from others?

We use an innovative collateral assignment split dollar technique that features flexibility and a non-taxable benefit. Using this approach, we can customize a plan that can help your credit union recruit and retain executive talent while cost-effectively generating retirement benefits. If appropriate, we will present the plan to your board.

Advantages to Employer

- Affordable
- Complies with IRS regulations
- Provides a competitive edge when recruiting
- Creates a strong incentive for executive to remain with the organization
- Creates a positive impact on financials

Advantages to Employee

- Tax advantaged
- Provides retirement income
- Premiums paid by employer
- Premiums repaid by the policy
- Provides death benefit for estate planning

OM Financial is committed to helping your organization grow stronger and more profitable.

A Full Service Solution

OM Financial will handle all aspects of your executive benefit plan so you can be sure it's implemented and maintained properly.

We will:

- Collaborate with you to fully understand your organization's goals and intentions
- Provide a detailed analysis of your credit union's current executive benefits
- Educate your board and executive team on all available options
- Design an executive benefit plan tailored to suit your unique needs, goals and philosophy
- Implement the plan with best-in-class compliance and due diligence
- Provide continuous improvements and service throughout the life of the plan

To learn more about how an OM Financial executive benefit program can help your credit union reach its long-term financial goals, please contact us today for a free consultation.

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An Experienced and Trusted Partner

OM Financial Group is a multi-faceted financial services company that specializes in helping credit unions offer competitive and cost-effective employee benefit programs.

- Industry originator in executive retirement plans
- Over 20 years exclusively serving the credit union industry
- Implemented over 300 plans nationally
- Represents hundreds of current and retired executives



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