



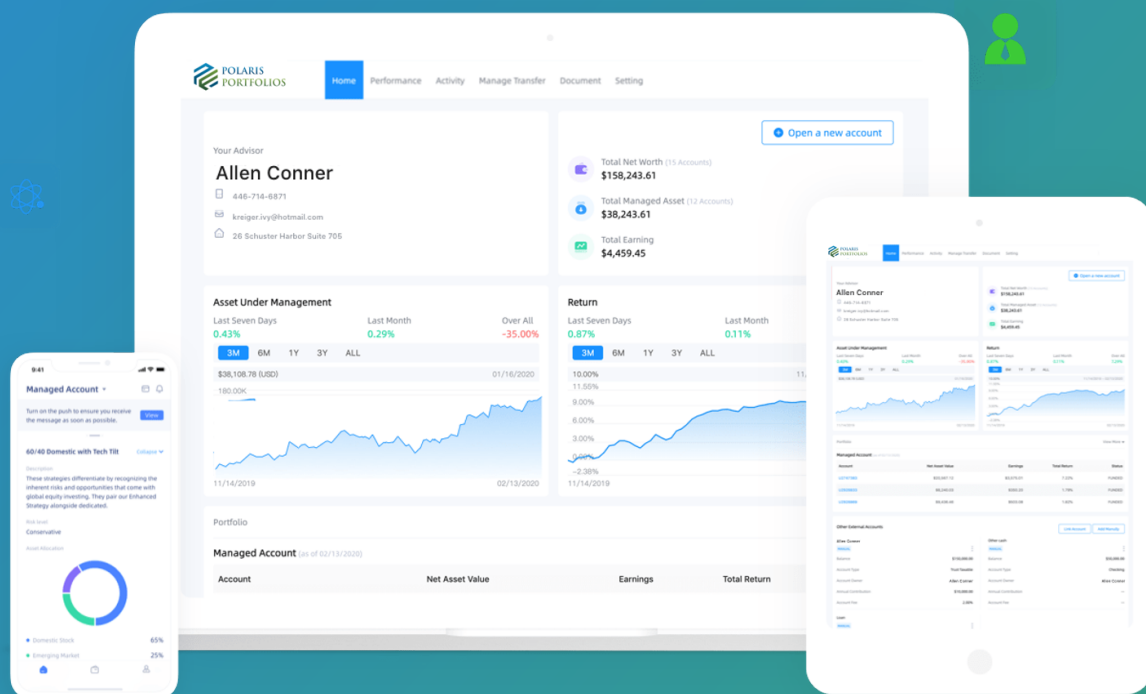
Wealth Management Program

Financial Planning & Investments

Personal and business wealth management services for your members.



The Wealth Management Partnership Program enables your credit union to successfully provide clients with a dedicated wealth advisory partner at no cost to the credit union.



As a premier wealth partner to credit unions across the country, we provide comprehensive and turnkey wealth management services.

Our co-branded, turnkey partnership contains everything a credit union needs to provide members with a full service advisory experience:

Dedicated Financial Advisor

We provide a remote financial advisor dedicated to serving the financial planning and investment management needs of all of your members.

Digital Client Portal

All clients have 24/7 online access to an intuitive client portal where they can open accounts, view balances, transfer money, and/or view their financial strategy.



Managed Investment Portfolios

Our investment offerings include: managed portfolios, mutual funds, exchange traded funds (ETFs), stocks, and bonds. Portfolios are designed to meet the goals, timeline and risk profile of each individual client. There are no commissions or trade fees.

Co-branded Marketing

We provide an extensive library of co-branded, compliant marketing documents to share with your clients. These include digital, print, mail, in branch or video. The credit union retains discretion over the distribution of all marketing materials. Our partnership manager works closely with you team to support each credit union.

Getting Started

The average time for a roll-out is one month. Our team handles the launch of the program, all at no cost. Your credit union will be paired with a partnership manager who will serve as your single point of contact to guide you through the set up process and provide ongoing support.

Revenue Share

We engage in a revenue share agreement which creates non-interest income for your credit union. There is no upfront or on-going cost to your institution.



Every client has access to our planning & investment services - all for one, simple fee.

Your clients have access to a dedicated financial advisor and powerful digital wealth technology to help them achieve their financial goals. Our platform allows clients to choose either a self-guided experience and/or engage directly with their advisor. All clients, regardless of their account size, receive fiduciary advice and professional investment management.

Life Planning

Our advisors take the time to genuinely understand your client's goals, values, and concerns. Advisors then develop a dynamic strategy to help your clients grow their wealth and achieve their financial goals. Areas of planning may include: safety net, debt reduction, college, retirement, and insurance. Our advisors are fiduciaries, meaning they provide objective advice and put your clients' interests before their own.

Investment Management

Our investment committee designs a lineup of diversified goal oriented portfolios designed to match a client's unique objectives, risk tolerances, and values. Our advisors can also provide guidance on outside investment accounts, such as a client's 401(k).

Digital Client Portal

Clients have 24/7 online access to an intuitive and secure client portal. The portal provides easy to understand, detailed information about their investment and financial plan. In their portal, clients can utilize paperless account opening, money movement, account aggregation, advisor chat, and meeting scheduling.

Client Convenience

Clients have busy lives and want to receive financial advice on their schedule - whether in branch, at home, in the office, or on the go. To accommodate clients, advisors make themselves available morning, evenings, and weekends. Clients can select from their preferred method of interaction: chat, email, phone, or video-conference.

Affordable Pricing

The annual cost for clients is only 0.95% of their assets under management. There are no account minimums, commissions, trade, transaction, or rebalancing fees. We believe this pricing model strongly aligns with community banking values.

Accounts for both individual & business clients.

Individual	Traditional	Roth 401(k)
Joint	Rollover	403(b)
Custodial	SEP	457
Revocable Trust	SIMPLE	
Irrevocable Trust	Beneficiary	Health Savings
Roth	401(k)	Accounts (HSA)

We pride ourselves on empowering credit unions to compete and succeed in the financial advisory space.

See how we can help you.



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