

Leadership Continuity

Prepare your credit union for the changes ahead.



The world of financial services is changing. Can your credit union attract—and retain—the leadership to succeed?

“In the next 10 years, we’ll see more disruption and changes to the banking and financial industry than we’ve seen in the preceding 100 years.”

– Brett King, co-founder of Moven, a mobile-centric banking app described by Wired, Forbes and The New York Times as “the bank of the future.”

The Fintech Surge

In the last year, financial technology has skyrocketed, with investments in tools from non-financial institutions, such as Moven and Apple Pay™ tripling to \$12.2 billion in 2014 alone.¹



New Consumer Preferences

Millennials bring a new willingness to use new services being offered outside of banks and credit unions, with 72% more likely to bank with non-financial institutions, compared to 27% of boomers.²



A Disruption in Financial Services

These trends will lead to a massive disruption in the industry. Your credit union will need forward-thinking leaders who can evolve and successfully adapt your credit union for long-term success.



A competitive salary used to be all you needed to attract and retain talent. Today, however, proven executives command packages that go beyond salary. Comprehensive benefit plans can help you not only attract innovative leaders, but create an effective succession plan to keep your credit union on track when leadership turnover inevitably occurs. And with a variety of innovative options to fund these plans, you can offer these benefits without negatively impacting the bottom line.

¹ The Future of Fintech and Banking: Digitally disrupted or reimagined?, Accenture Financial Services, 2015. <https://www.accenture.com/lv-en/insight-future-fintech-banking.aspx>

² Turmoil in Payments: Keys to Credit Union Success, Filene Research Institute, 2015. <https://filene.org/research/report/turmoil-in-payments>



Credit unions everywhere trust CUNA Mutual Group's commitment to their success. The **Executive Benefits Program** furthers this commitment with benefit plans that serve both leaders and credit unions.

We customize benefit plans and funding options to the best interests of your leaders and your credit union—today and tomorrow.



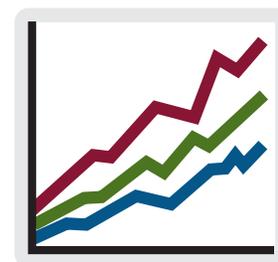
Coordinated and unbiased plan design

We coordinate benefit plans for the entire leadership team to support a strategic succession. We also work with a variety of industry leading vendors to provide the best solution for you—unlike other providers who just sell you the products they have.



Credit union influence, insight and expertise

We are established in—and committed to—the credit union industry. This gives you access to industry experts in the fiduciary and compliance components of executive benefits, as well as to proprietary executive compensation data that spans **3,800 executives at 1,100 credit unions.**³



Funding options that help your bottom line

In addition to offering 457(b), 457(f) and split-dollar plans, our funding options help you offset the cost of benefits—potentially earning **4X the return** of traditional credit union investments with options approved by the National Credit Union Administration.⁴

Create the compensation package your credit union needs to succeed in the new era.

Learn more at www.cunamutual.com/executive-benefits or call a CUNA Mutual Group Executive Benefits Specialist at **800.356.2644, Ext. 665.8576.**

³ 2015 CUNA Mutual Internal Data

⁴ Based on traditional permissible credit union investments of U.S. government backed securities with an average current yield of 1% compared with implementing an investment program to offset the cost of employee benefits, which would allow you to invest in traditionally non-permissible investments including diversified equity and fix income portfolios. These portfolios could provide returns which, in the past, have averaged between 4 - 5% annualized returns. Portfolios are not principal guaranteed and may lose value. Past performance is no guarantee of future results.



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