



Powered by Triscend^{MP}

Decision Making and Pre-Plan Analysis

What do you and your business members need to ask before making executive benefit decisions?



Agenda

Training Will Be Recorded

- About BenefisCU
- Decision Making and Pre-Plan Analysis
- How to Refer

Please ask questions in the chat.

About BenefisCU

Moving credit unions from customers to partners in the advanced insurance solutions market.

Your credit union will now be able to offer advanced insurance solutions to meet the recruitment, retention and risk management needs for themselves, their peers and their business members. Through a national collaboration with other credit unions, your credit union now has access to more specialized and member-centric products.

CU Equity Members:

American Heritage FCU (Philadelphia, PA)

Desert Financial (Phoenix, AZ)

Goldenwest CU (Ogden, UT)

MAPS CU (Salem, OR)

Michigan State University FCU (E. Lansing, MI)

Oregon Community CU (Eugene, OR)

Redstone FCU (Huntsville, AL)

Sandia Laboratory FCU (Albuquerque, NM)

University FCU (Austin, TX)

Non-CU Members:

Triscend^{NP}, LLLP (Dallas, TX)

Dollar Associates (Birmingham, AL)

About BenefisCU

Powered by Triscend^{NP}



Non-Profit Markets Served:

- Credit Unions
- Healthcare
- Higher Education
- Associations
- Faith Based Organizations
- Other Non-Profits

Featured In:

- Credit Union Today
- Credit Union Times
- CU Broadcast
- CU Management
- Trustee Magazine
- Becker's Healthcare
- LEAP
- The Leader's Board
- American College of Healthcare Executives
- Forbes Non-Profit Council
- Associations Now (ASAE)

Since 2010
Triscend has
generated over

**\$49
MILLION**

in profits for its
strategic partners.

Triscend^{NP} CUSO Leadership



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Additional Specialized Talent powered by Triscend^{NP}

Marketing | Sales | Analytics | Underwriting | Implementation | Accounting



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Advanced Insurance Solutions

Executive Benefits

Credit Union/Business Owned Life Insurance | Split-Dollar | Executive Bonus | 457(f) Deferred Compensation | Long-Term Care | Disability

Business Protection

Disability | Key Man | Business Expense | Buy/Sell | Payment Protection

Channels



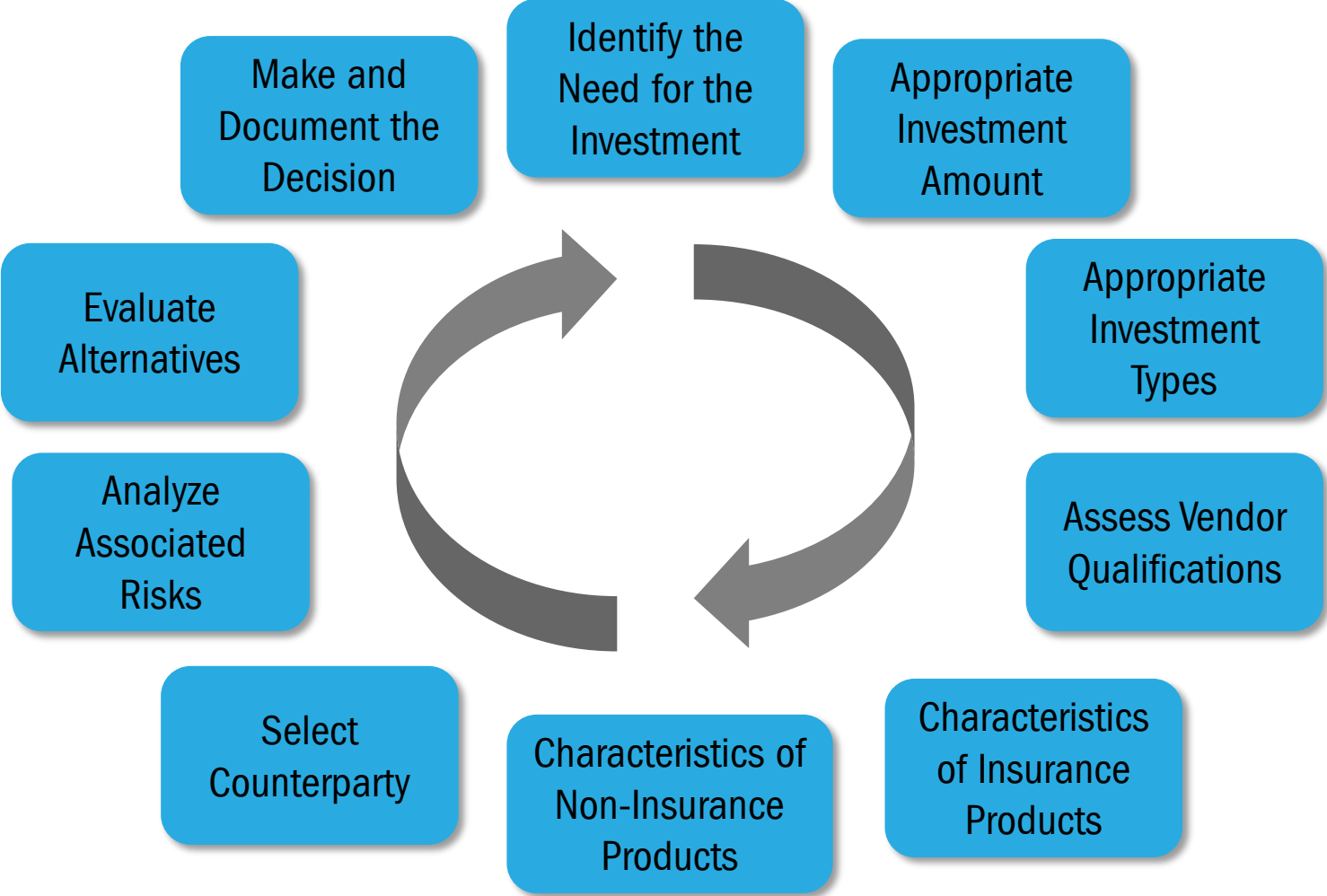
Kristie Hartmann, JD
Vice President - Executive
Benefits



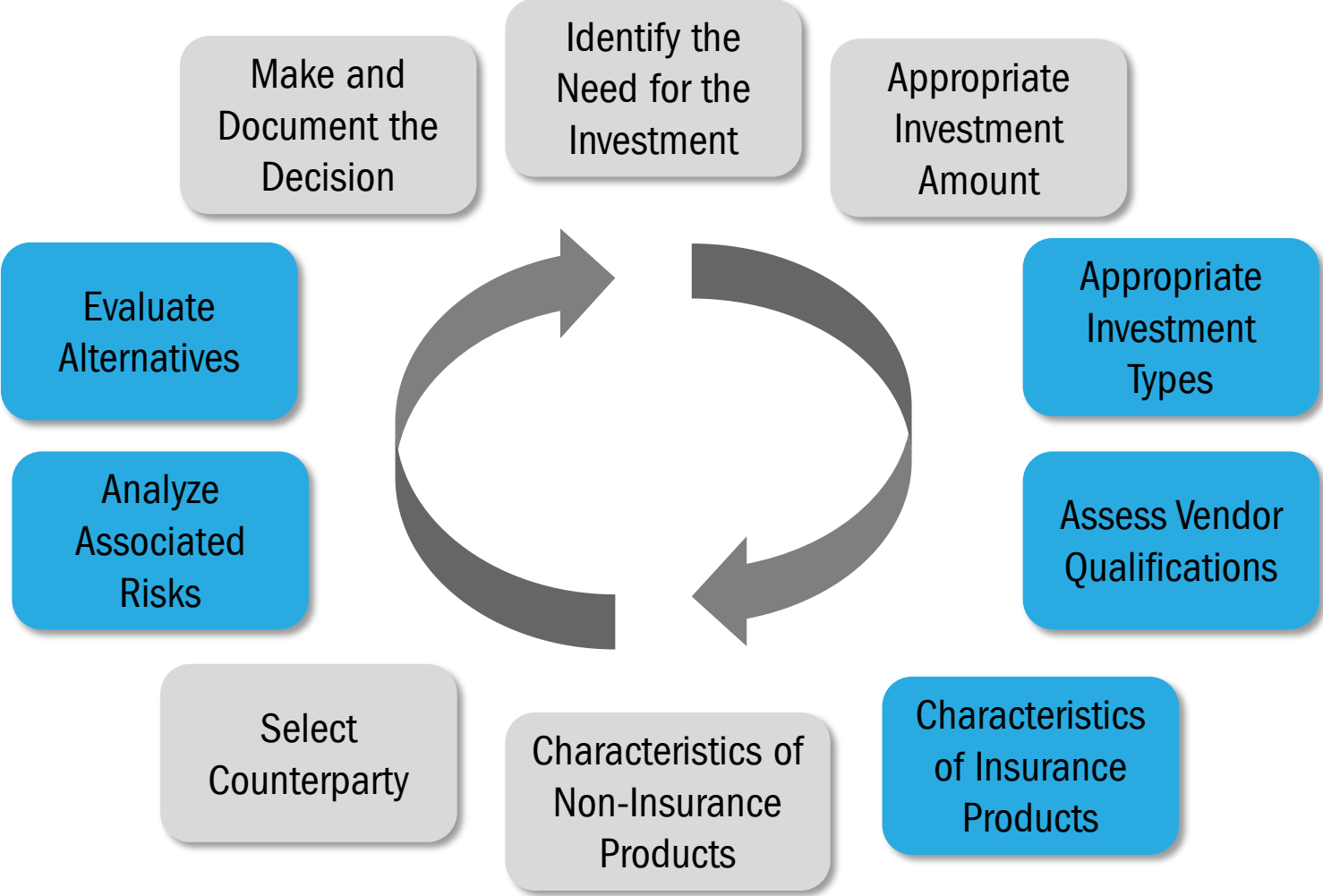
Decisions related to Supplemental Executive Retirement Plans (SERPs)

- Decisions related to SERPs for key executives are critical; often rising to the level of strategic, with consideration given to the conflicting interests of the organization and executive.
- These decisions require careful consideration and should include a defined process of collection and analysis of all pertinent information to assist with objective deliberations.

Create An Objective Decision Process

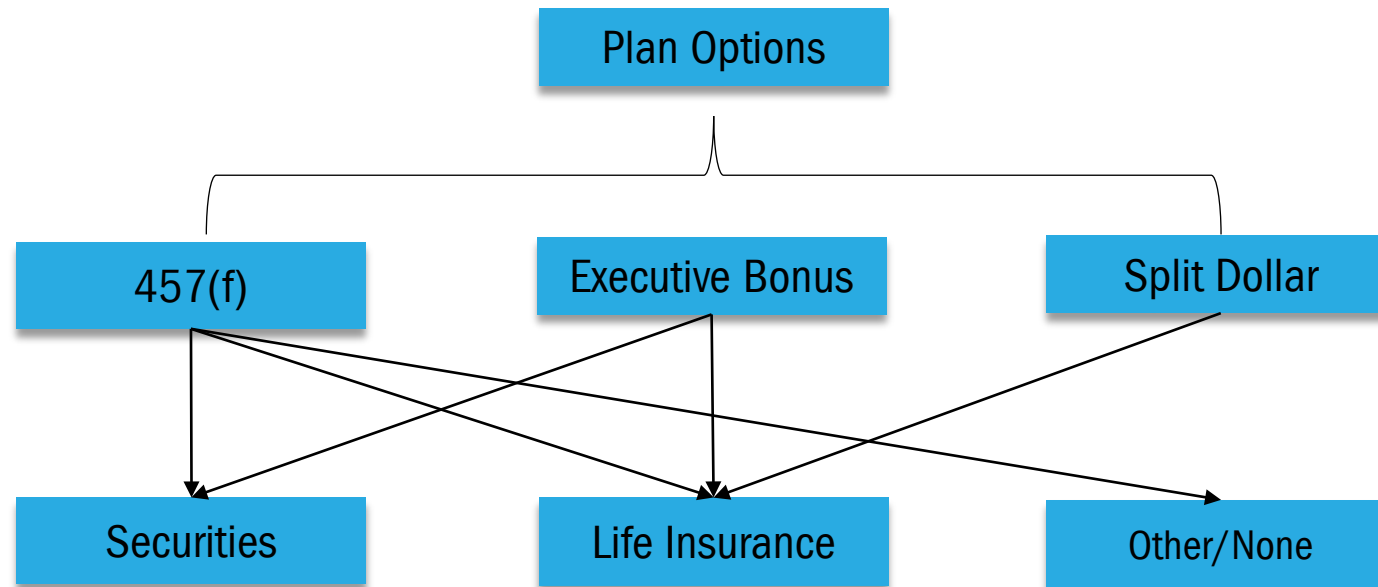


Create An Objective Decision Process



Determine the Economic Benefits and Appropriate Investment Type

- Go beyond the investment
- Plan type dramatically impacts economics



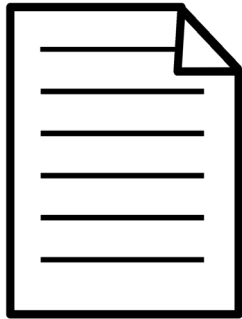
Assess the Qualifications of Insurance Vendor(s)



Review the Characteristics of Available Insurance Products

Types & Applicability	Structure & Design	Decision Factors	Carrier Characteristics
<ul style="list-style-type: none">· Whole Life· Guaranteed Universal Life· Indexed Universal Life· Variable Universal Life	<ul style="list-style-type: none">· Death Benefit Growth· Cash Value Accumulation· Crediting Method· Life Insurance Qualification Test	<ul style="list-style-type: none">· Expected Returns· Risk· Flexibility	<ul style="list-style-type: none">· Financial Strength (COMDEX Rating)· Ownership (Mutual vs. Stock)· History· Stability

Analyze the Associated Risks and the Ability to Monitor and Respond



From Examiners Guide

Liquidity

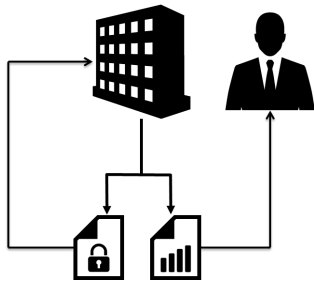
Transactional

Reputation

Credit

Interest Rate

Compliance



Split-Dollar Plans

Split-Dollar Accounting

Use of "Recourse" Arrangements

Evaluate Alternatives

Plan Types

- Cash Flow
- Income Statement and Balance Sheet
- Other Costs and Benefits

Associated Financial Products

- Risk & Return
- Flexibility
- Guarantee
- Efficiency

Stress Tests

- Black Swan Events
- Sensitivity Analysis

Vendor Responsibility

Looking at the NCUA's Pre-Purchase Analysis guidelines as whole, your vendor should:

- Guide your credit union through all 10 steps in the process,
- Memorialize decisions along the way,
- As a result, your credit union will be well positioned for future NCUA audits/State examinations, queries, etc.
- In an area that can be perceived as self-interested, adhering to NCUA guidelines demonstrates judicious management of member assets.

How to Make a Referral

Remember, you don't have to have to be an expert in BenefisCU products to make a referral, that's our job. Your role is simply to identify the potential either with a credit union or business member. From there, the team at BenefisCU powered by Triscend^{NP} handles the entire process, including education, financial modeling, quoting, underwriting, and product placement.

Step 1
Identify the
Opportunity

Step 2
Contact us
with the details

Step 3
You're done!
We'll take it from there



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Thank You!

Thank you for your time. This training has been recorded and will be made available in your credit union's BenefisCU marketing portal.