



A credit union service organization wholly owned by Members United Corporate FCU

Investment Advisory Services

The Investment Advisory Services available through Balance Sheet Solutions, LLC, offers your credit union industry-leading techniques in investment advisory practices and services. These services assist your credit union in optimizing its risk analytics, portfolio performance, and balance sheet management with customized analysis.

We recognize that the challenges credit unions face are best understood by people who have experienced similar challenges first-hand. The leadership team of Balance Sheet Solutions, LLC is comprised of industry innovators who possess the experience and the credentials necessary to assist credit unions in these complex areas.

Our Investment Advisory Services program provides:

- a detailed policy review
- non-maturity deposit analysis using our proprietary Share Sensitivity Analysis Study
- sophisticated interest rate risk measurement from our state-of-the-art ALM model
- a unique benchmarking process to determine how your credit union's portfolio best complements its balance sheet
- complete and easy-to-use Internet-based investment accounting reports
- a rigorous "total return" approach to portfolio management

Our non-discretionary investment advisory means you retain the final word on whether or not to execute each recommended transaction. We do all of the heavy lifting, while you take credit for the success!

Actionable Analysis

Our extensive team of expert analysts will focus on adding higher expected returns through securities selection and sector allocation. We use a disciplined approach and methodology in managing the portfolio to align with your credit union's specific risk tolerance and income needs.

Advantages

- **Experienced.** We are dedicated solely to serving credit unions. Our staff has decades of hands-on experience with strategy development, analytics, and balance sheet management in the credit union industry.
- **Comprehensive.** Multiple, detailed reports allow you to track, quantify, verify and understand the characteristics of investment portfolio decisions.
- **Regulated.** Balance Sheet Solutions' Investment Advisory Representatives have been registered through SEC. With regulatory compliance comes a higher level of accountability.
- **Effective.** We work with you to assure the effective integration of our recommendations into your credit union's objectives.
- **Economical.** You can share in our expertise and infrastructure at a fraction of what it would cost to build your own investment advisory function in-house.
- **Flexible.** We can accommodate the complexities of your credit union's investment program, and its unique return objectives.

Getting Started

Simply contact your Balance Sheet Solutions Investment Advisory Representative at 800-782-2431, Option 4 to get started.

Member FINRA/SIPC

Balance Sheet Solutions, LLC is a Securities and Exchange Commission (SEC) registered broker-dealer and investment advisor and is a member of the Financial Industry Regulatory Authority (FINRA) and Securities Investor Protection Corporation (SIPC).

www.balancesheetsolutions.org