

Advisor Pro

The Advisor Pro Service offer 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 analyses.

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 is comprised of industry experts who possess the experience and the credentials to assist credit unions in these complex areas.

Our Advisor Pro program provides:

- A detailed policy review
- Non-maturity deposit analysis using our proprietary Share Sensitivity Analysis
- 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 service means that you retain the final word on whether (or not) to execute each recommended transaction. Let us do the heavy lifting, so you can take credit for the success.

Actionable Analysis

A team of Senior Portfolio Managers, with CFA designations, focuses on enhancing your risk-adjusted returns. This is done 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 Service is registered through SEC. With regulatory compliance comes a higher level of accountability.
- **Effective.** We work with you to ensure the effective integration of Balance Sheet Solutions' recommendations with your credit union's objectives.

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Advantages (continued)

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- **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 Balance Sheet Solutions to learn more about our services at (888) 796-6389 or info@balancesheetsolutions.org.