

Advisor Assist

The fixed cost investment advisory product for smaller credit unions

Specifically designed to assist credit unions with investment portfolios of less than \$25 million manage through the difficult interest rate environment – our Advisor Assist product provides industry leading practice and service, helping you optimize 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 Balance Sheet Solutions Investment Advisory Team has years of experience working with both small and large credit unions. Let this expertise assist you in managing your investments, balance sheet and policies as you oversee the daily operations of your credit union

Our Advisor Assist program includes:

- Annual detailed reviews of your investment, asset liability management (ALM) and liquidity policies
- Sophisticated interest rate risk measurement from our state-of-the art ALM model
- Complete and easy to use internet based investment accounting reports
- Regular investment recommendations
- Monthly portfolio analytics
- Board/ALCO training
- Quarterly performance reports
- Dedicated Senior Portfolio Manager

Note: this service will be non-discretionary, which means that you will always retain the final word on executing any transaction.

Peace of Mind

Through regular monitoring of your investment portfolio, ALM reports and policy mandated risk tolerance levels; this **Advisor Assist** service serves as a partner in managing your credit union. We will regularly search the markets and interact with brokers to find products that complement the existing risk on your balance sheet and help your credit union obtain its portfolio objectives.

Key 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.

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Advantages (continued)

BALANCE SHEET SOLUTIONS

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- **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 the 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.
- **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.