

# BOLI

## Business-Owned Life Insurance

*From the Experts at IZALE*

### *Why A Credit Union Buys BOLI!*

1. Offset and recover employee benefit costs through increased non-interest income
2. Diversify and complement an existing investment portfolio without having a mark-to-market risk
3. Provide a supplemental life insurance benefit to insured employees
4. Provide the Credit Union key person protection

### *Designing Implementing & Serving Superior BOLI Investment Strategies*

**BOLI** is designed specifically for a credit union's balance sheet, and **BOLI** experts at **IZALE** Financial Group are highly qualified to implement your program. **IZALE** offers a thorough knowledge of the credit union movement, **BOLI** products, and the intricacies of the financial industry's regulatory environment.

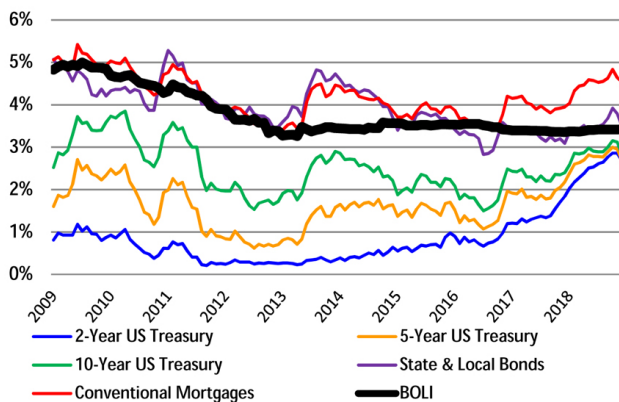
### *Assisting Credit Unions to Meet Challenges with Improved Earnings*

While rewarding your key employees **BOLI** can improve earnings and enhance your balance sheet, giving your credit union the greatest value. We provide you and your Board the technical expertise achieved from decades of experience managing **BOLI** programs. **IZALE** helps ensure your program complies with both NCUA and state regulations, while seeking to improve your credit union's financial results.

### *Providing Solutions While Enhancing Executive Benefits*

Success is synonymous with superior leadership, so it is essential to have the best executives on your team. The costs associated with keeping top talent can have a major effect on the balance sheet. **BOLI** is an ideal tool for offsetting and recovering costs associated with providing executive and other employee benefits. The earnings on **BOLI** are stable, and the life insurance gain can benefit both the credit union and executive. **IZALE's BOLI** programs help you enhance benefits while improving your bottom line.

**10 - Year Interest Crediting Rate Comparison**



Rates indicated above are not adjusted for fees or charges that may apply. BOLI information is averaged from rates obtained from life insurance companies. Other rates are obtained from the US Statistical Release website at: [HTTP://federalreserve.gov/releases/H15/data.htm](http://federalreserve.gov/releases/H15/data.htm)

*For more information, contact your IZALE representative today!*

[www.IZALEfg.com](http://www.IZALEfg.com)

**Value People. Improve Earnings. Protect Assets.**

## Traditional Investment Yield vs BOLI Yield

### Traditional Credit Union Investment

CU Invests **\$2,000,000**  
 2.3% Earnings **46,000**  
*\$46,000 Net Income & 2.3% Net Yield*

**OR**

### Business-Owned Life Insurance

BOLI Premium **\$2,000,000**  
 3% First Year Earnings **60,000**  
*\$60,000 Net Income & 3% Net Yield*

### Economic Impact Summary from Repositioning Assets

Net Income from BOLI Premium	<b>\$60,000</b>
Net Income from Traditional Investment	<b>-46,000</b>
<b>Additional Earnings from BOLI</b>	<b>\$14,000</b>

### *The IZALE Advantage*

### **BOLI Improves Credit Union Results**

Our expertise in **BOLI** implementation is comprehensive. We advise credit unions on macro trends that affect **BOLI**; and with access to the most carriers, we provide custom pre- and post-purchase services that result in improved yields from high credit-quality sources and a first rate portfolio. As your **BOLI** representative, you benefit with **IZALE's**:

- Innovative leaders in the financial services industry with over 100 combined years of experience
- Decades of interaction with federal and state regulators on **BOLI** guidance
- More than **\$1.5 billion** of **BOLI** sold since 2005
- 1000+ nonqualified benefit plans designed/implemented since 2001
- Active support of credit union associations at national and state levels



*Value People*



*Improve Earnings*



*Protect Assets*



[www.IZALEfg.com](http://www.IZALEfg.com) • [info@IZALEfg.com](mailto:info@IZALEfg.com)  
 toll free 855-IZALEFG or 855-492-5334  
 2400 Big Timber Road, Suite 103A • Elgin • IL • 60124