

IZALE Financial Group



Value People.
Improve Earnings.
Protect Assets.

Meet Your Expert IZALE Team

Our core philosophy at IZALE is getting to know you and exactly what your institution's needs are. We then build on that familiarity working toward developing a partnership that provides effective guidance and optimal solutions. Relationships will always come first at IZALE. We don't walk away once you're in the door.

IZALE's experience designing and implementing over 1000 non-qualified plans since 2001, and placing more than \$800 million in BOLI, proves you are in good hands. This achievement comes from focused dedication and longevity. IZALE delivers applied wisdom, customized in a way that meets your unique demands.

We are an independent boutique firm and our core value is close client relationships. That means that IZALE's technical and industry expertise is yours to rely on. Together, we'll work toward goals you want to achieve from managing your balance sheet liabilities, to establishing executive and director benefits, or protecting the assets you've worked hard to create.

IZALE Founder Scott Richardson, has four decades of experience with expert knowledge of financial services, life insurance, and regulatory agencies. He has developed benefit plans and completed BOLI placements for hundreds of financial institutions throughout the US. Each Representative which IZALE brings to your board room, has outstanding education, career success, and expertise from across a broad spectrum of professional sectors: military, banking, credit unions, insurance, law, asset management, and technology. The greatest talent each IZALE team member possesses, however, is the confident leadership necessary to be stewards for your specific business or institution's financial goals.

www.IZALEfg.com



We place you first,
so you can place
your people first!

IZALE Financial Group

Serving Nationwide with offices in:

Arizona • California • Florida
Illinois • Indiana • Massachusetts
Michigan • Wisconsin

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Improve Earnings with BOLI

BOLI, or Bank/Business-Owned Life Insurance, has long been a very effective balance sheet tool for enhancing revenues to offset the rising costs of employee benefits. As a leader in the BOLI industry with access to multiple insurance carriers — but no contractual production commitments to any — IZALE provides a variety of products designed to meet each financial institution's needs, while simultaneously, offering competitive yields. Our BOLI consultants create a portfolio that suits your investment philosophy, and helps ensure that the selected plan meets the necessary regulatory compliance guidelines.

Improve Earnings & Protect Assets with Identity Theft Protection

Popular media reports that every few seconds an American becomes a victim of identity fraud. To remedy this increasing problem, consumers are purchasing Identity Theft Protection. IZALE partner's services include dedicated fraud recovery specialists, expense reimbursement, triple bureau credit file monitoring and reports, plus single-bureau credit score, and many more benefits. This is more than just an "add-on" product. Our proven strategy of account realignment will greatly enhance fee income for your financial institution while delivering greater value to your customers.



*For more information
contact an IZALE
expert today!*

Value People through Executive & Director Benefit Programs

The most effective and attractive compensation package addresses the fundamental goals of current income, wealth accumulation, and risk management. IZALE offers an array of non-qualified supplemental benefit programs to help you attract, retain, and reward those key people who drive your institution's value. These programs help restore deficiencies in existing programs, create management incentives, and upgrade director benefits. We take the time to educate you why Executive and Director Benefits are an important program now for any financial institution to offer its key people. Then we help you design and effectively implement a plan that meets your specific objectives.

Whether it's through reallocation of cash/investments into BOLI or strategic implementation of fee-income programs, IZALE offers proven solutions for improving earnings.

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Securities offered through Lion Street Financial, LLC (LSF), Member FINRA & SIPC. LSF is not affiliated with IZALE Financial Group.