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Investing for Institutions, Organizations and Businesses - FAQs

What can you do for our institution (or organization, or business)?

Our institution, organization and business investment platform is focused on creating higher yields in a principal protected portfolio. This is important for several reasons:

- We create safe money (principal protected) strategies with various WALs (Weighted Average Life - a measurement of how quickly the portfolio turns over), which can put portfolio dollars currently sitting in low interest accounts to much better use.
- Our strategies mesh well with the need for interest income to help support institutional, organizational and business programming objectives.

How safe are the strategies that you utilize?

We use three different investment products that each have guarantees of principal. The security comes from FDIC/NCUA on our CD products, State guaranteed funds on our insurance-based products, and first position lien status on our land leasing products.

Is the interest deferred, or paid out as earned?

Some of the strategies pay monthly interest during the holding periods, which range from 9 months to 10 plus years. Some of the strategies pay deferred lump sums. We are able to tailor a strategy based upon an institution, organization or business' needs and objectives.



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How long is the commitment we make?

Depending on the product(s) chosen, the maturity can be as short as 12 months, and as long as 10 plus years. Combining various strategies allows for the creation of an acceptable WAL (Weighted Average Life), which is a measurement of how quickly the portfolio turns over. This WAL creates the liquidity that is required for the particular institution, organization or business' investment policy.

What are the average yields that can be earned in today's low interest rate environment?

This will depend on several factors, including total amount invested, and the WAL that the institution, organization or business is willing to accept. Normal WALs in the institutional, organizational and business worlds are in the 2 to 15 year timeframe, and yields in the 5% - 12% range are very achievable.

- See Case Study: Producing a 5-8 Fold Increase in Monthly Interest Income for a Board of Realtors. From 430K in Reserve Funds, with a combined APR of .78% earning \$279/month ... to 430K in reserve funds safely maintained, and an APR of 5.35% earning \$1400/month.
- See Case Study: Producing over 100K in Monthly Interest Income for a Credit Union. From 20 million in Reserve Funds, and investment losses in the 25% range ... to 20 million in reserve funds safely maintained, and an APR of 6.87% earning over 100K per month.
- See Case Study: Producing a 781% Increase in Monthly Interest Income for a Religious Organization. From 500K in Reserve Funds, with a combined APR of .78% Earning \$337/month ... to 500K in reserve funds safely maintained, and an APR of 6.1% earning \$2,542/month - a 782% Increase in Monthly Interest Income



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How about the institution's, organization's or business' long standing relationship with other investment providers?

Our strategies focus on those funds that demand principal safety. We do not utilize any stocks, bonds, or mutual funds, so the funds that are earmarked for growth – not income – are not suitable for our products. In other words we stay in "our lane" and are able to replace low yielding banking and investment products with our higher yielding safe money alternatives.

How are you compensated?

We are paid directly from the vendors of the products that we place for our institutional and association investor clients. We do not charge any fees – either up front, or ongoing.