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What can you do for our Religious Institution?

Our institutional investment platform fits well with religious organizations 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 current portfolio dollars now sitting in **low interest accounts** to much better use.

Our strategies mesh well with an organizational needs for interest income to help support various 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 real estate mortgage products.

Is the interest deferred or paid out as earned?

Some of the strategies pay monthly interest during the holding periods, which range from 12 months to 10 plus years. Some of the strategies pay deferred lump sums. We are able to tailor a strategy based upon the organization's needs and objectives.

How long is the commitment for our organization?

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 which is a measurement of how quickly the portfolio turns over.



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This WAL creates the liquidity that is required for the organization's investment policy.

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

This will depend upon several factors, including the total amount invested, and the WAL that the organization is willing to accept. Normal WALs are in the 4 to 15 year range, and yields in the 5% - 7% range are very achievable.

How about the organization's long standing relationship with other investment providers?

Our strategies focus on those funds that demand principal safety (sacred money), which, for most religious organizations, are in endowment fund accounts. 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 yield safe money alternatives.

What are most religious organizations using the interest payments for?

This varies from organization to organization. However, some of the programs that the interest can support include:

- Music
- Youth Ministry
- Building and Grounds
- Outreach



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How are you compensated?

We are paid directly from the vendors of the products that we place for our church and religious organization clients. We do not charge any fees - either up front, or ongoing.