

Objective Advisors

Investment Advisory Services



Objective Advisors, Inc. is a Registered Investment Advisory (RIA) firm that has been dedicated to helping credit unions achieve superior investment yields for over 15 years. Our advisory services are distinctive within the credit union industry because they are tailored to the specific growth objectives and risk profiles of each client.

By partnering with Objective Advisors, your management team can remain focused on the “big picture” without being burdened with the day-to-day details of managing the investment portfolio.

Why Should You Outsource Investment Management?

Many credit unions have found that they lack both the resources and expertise to optimally manage their investment portfolios in-house. Others do not feel comfortable entrusting this function to either the brokerage community or the corporate credit union network. If you share these concerns, we have a solution for you... one that is customized to your specific balance sheet needs, and is completely **OBJECTIVE**.

What Makes Us Different?

In a word, we are completely **OBJECTIVE**, and have only our clients' best interests in mind when we make investment recommendations. Our clients pay a flat fee for our services, and we do not receive any additional compensation on the investment transactions.

What Factors Do We Consider When Formulating Investment Strategies?

Objective Advisors, Inc. formulates its investment strategies in conjunction with the liquidity forecast and interest rate risk assessment derived from the company's Asset Liability Management (ALM) modeling work. As such, our recommendations are designed to help our clients maintain the optimal amount of liquidity, while also mitigating their interest rate risk, and achieving superior earnings. As Objective Advisors updates each client's ALM forecasts, we also adjust the management of their investment portfolio. This enables our clients to keep their liquidity and risk profiles at optimal levels, and in line with their unique internal policy constraints.

Partnering with Objective Advisors

Let Objective Advisors provide your credit union with valuable investment opportunities that will help you, your management team, and your directors work towards a secure and successful financial future.

Contact us today to learn how we can help you optimally manage your investment portfolio.

What Services are Included in Our Program?

INVESTMENT PORTFOLIO REVIEWS™

Detailed planning documents that explain the recommended strategy and how it relates to the rest of the institution's balance sheet and ALM risk profile.

BOND ACCOUNTING REPORTS

Detailed and comprehensive bond accounting reports are provided on a monthly basis by an outside third party vendor. This ensures the objectivity of both the market value process and the analysis of the portfolio's performance.

MANAGEMENT OF INVESTMENT TRANSACTIONS

Professional handling of all investment transactions through each institution's board-approved list of broker dealer firms.

REGULATORY DOCUMENTATION

In-depth summary of each investment purchase, as required by NCUA.

EDUCATION & TRAINING

Ongoing education and training on specific investment products, as well as periodic client training seminars.

REVIEW OF INVESTMENT POLICY

Review conducted to ensure compliance with the latest regulatory guidelines.

Objective Advisors, Inc. was formed in 1995 to provide a higher level of quality in financial management advisory services. As an affiliate of SWBC, we're able to provide personal service, plus state of the art technology and resources to clients of all sizes.



Objective Advisors, Inc.

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Objective Advisors, Inc. is a Registered Investment Advisory (RIA) regulated by the U.S. Securities and Exchange Commission (SEC).

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