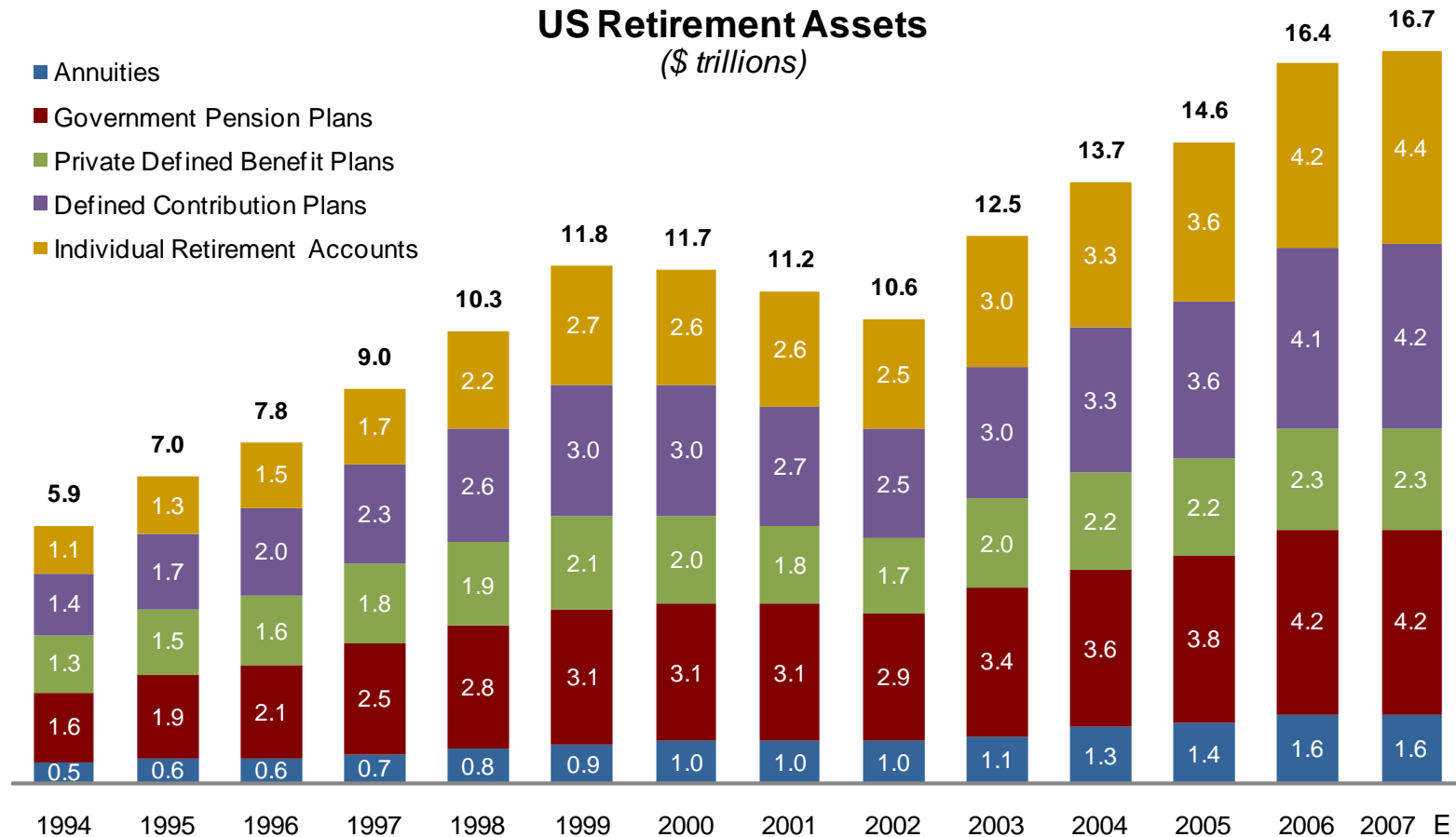


April 28, 2008



Selling Retirement Plans Panel Discussion NACUSO 2008 Annual Conference

Market Size and Growth



Market Characteristics

- Over 54M participants – potential new members
- Market segments:
 - Micro/small (<499)
 - Middle (500 – 999)
 - Large (1,000 – 4,999)
 - Mega (>5,000)
- Micro end of market continues to be under-penetrated
 - Only 35% of small employers sponsor a retirement plan
 - Fastest growing 401(k) market segment – over 9% CAGR
- 97% of all new 401(k) plans sold through intermediaries
- Over 60% of intermediary-sold plans are through Broker/ Dealers – e.g. Credit Union financial services programs

Value Proposition

Sophisticated

Custom plan design and investment options normally reserved for very large plans

Simple

Our plans are easy to administer and easy for participants to make the right choices

Guaranteed

Top-ranked service that is guaranteed, lifetime guaranteed income options and optional plan riders that offer guarantees of principal

Product - Platforms

CMG Choice 401(k) Plan

- Wide array of investment options covering full risk/return spectrum
- Multiple risk-based/target-date options
- Includes well-known investment firms
- Includes recommendations from independent investment consultant
- Supports those looking for choice

CMG Trustee 401(k) Plan

- Additional fiduciary protection via trustee oversight
- Multiple risk-based/target-date options
- Institutional investment approach
- Custom-built, broad-based investment options
- Supports those looking for additional layers of oversight and increased simplicity

Value Proposition to Credit Unions and Advisors

Credit Union

- Growth of Credit Union membership
- Increase membership penetration within small business partners
- Strengthen Credit Union brand
- Increase fee income in thin margin environment

Financial Advisor

- Bear Proof your business
 - Growth of assets in volatile market
 - Retention of long-term assets
- Access to client base
 - Positioned as expert
 - 401(k) rollovers
 - Brand yourself as Chief Retirement Officer within your community

April 28, 2008



Peggy Mostowy

Assistant Vice President of Business Development

Clearview Federal Credit Union

Clearview Federal Credit Union

- 55 year history
- Over \$600M of assets
- Community charter – SW Pennsylvania
- 78,500 members
- Business services
- Sales culture



Business Strategy

Maintain strong Credit Union roots

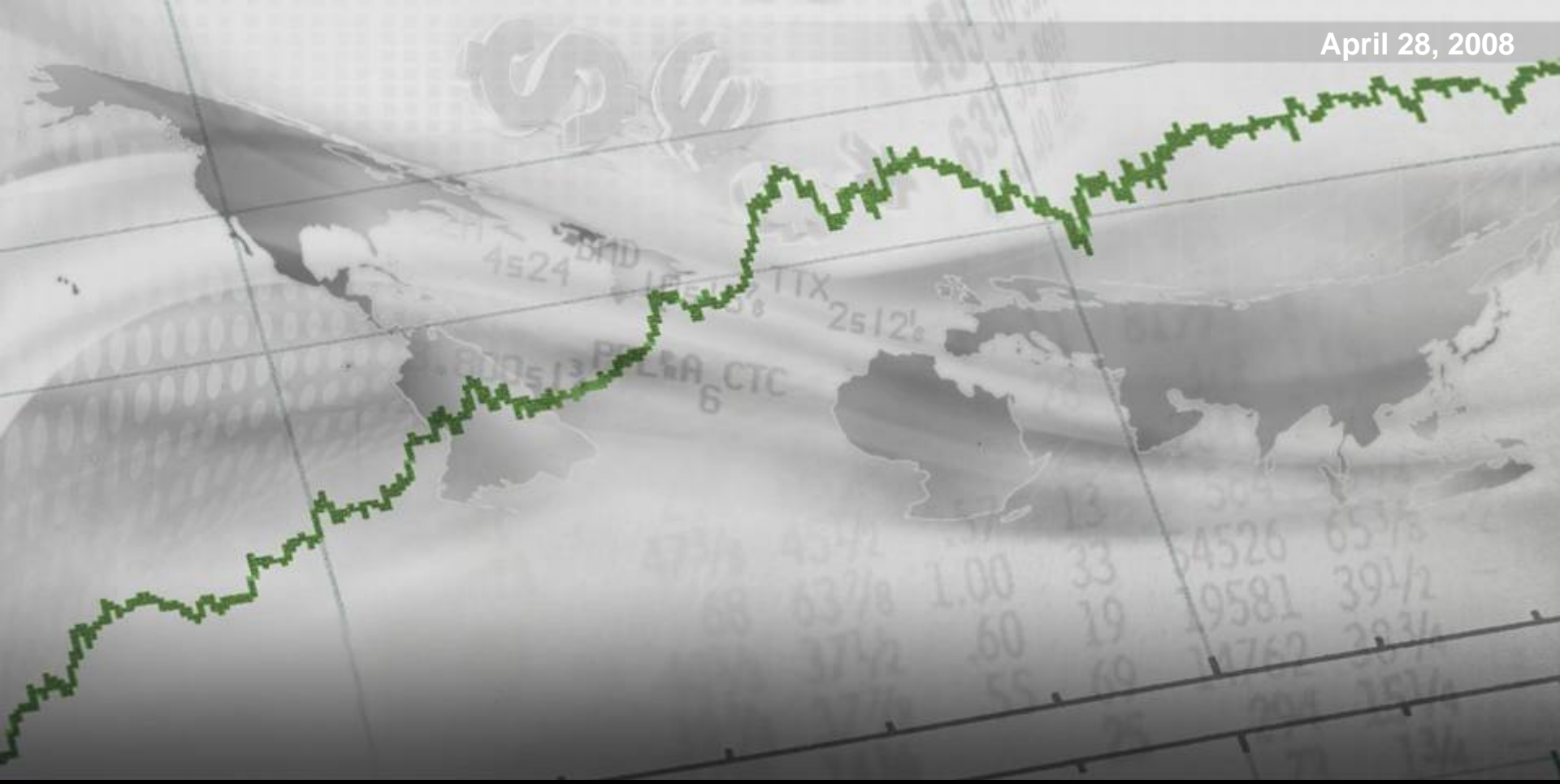
Target market: small – mid sized businesses

400 plus business members / \$12M portfolio

Specially trained experienced commercial staff

Retirement plans build breadth of offering

- Deepen relationships
- Brand image
- Turn key, cost effective offering



Chuck Purvis
Senior Vice President
Coastal Federal Credit Union

Coastal Federal Credit Union

- Located in Raleigh, NC
- Chartered in 1967
- \$2B of assets
- \$1.5B of loans
- \$205M of capital
- 173,000 members
- 22 branches



Business Services

- 3,200 business members with 6,000 accounts
- Total loans:
 - 650 for \$272M
 - 83 over \$500,000 = \$254M
 - \$3M average – commercial real estate
- \$47M in business deposits
- Products offered:
 - Business lending
 - Checking accounts
 - MM accounts
 - Merchant card processing
 - Commercial property & casualty insurance
- Product pipeline:
 - Remote deposit capture
 - 401(k) plans
 - HSA accounts/health insurance

Business Services Strategy

Objectives

Member service, community support, growth, revenue/risk diversification; strengthen SEG relationships; obtain low cost deposits

Target Market

Professional commercial real estate investors/developers; small businesses – local, <100 employees, <\$5M in sales

Key Strategies

Get small SEG's to use Coastal Business Services; leverage Coastal's retail capabilities and locations; focused effort on churches and non-profits; reduce complexity/costs for small businesses; integrated calling officer program

Retirement Plan Strategy

Why

- Increase opportunities for our Trust & Investment Services Group
 - Schedule reviews with 401(k) participants when schedule open
- Help small businesses give employees opportunities to save through 401(k) plans

Benefits

- Annuitized revenue stream
- More contact/visibility with employees and HR managers of SEG's
 - Our BDO's are excited
- More referrals to Financial Advisors
- Local contacts and support



Common Purpose. Uncommon Commitment.