Principles of an Intentional Legacy

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Certain assumptions have been made in connection with analysis presented and changes in market conditions or assumptions may have had a material impact on results. There is no guarantee that any strategy will be successful.

Principles of an Intentional Legacy

Legacy Planning vs. Succession Planning

Legacy planning is a comprehensive approach that focuses on more than just financial assets: encompassing values, principles, beliefs, and the impact one wants to make on future generations.

Succession planning, on the other hand, focuses on the process of identifying and developing potential successors within a business or organization to ensure continuity of leadership and operations.

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Personal
Professional
Institutional

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Intentional vs. Unintentional

Control

Authority

Influence

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Intentional vs. Unintentional

Control   Authority   Influence

A teacher affects eternity: he can never tell where his influence stops.

— Henry Adams

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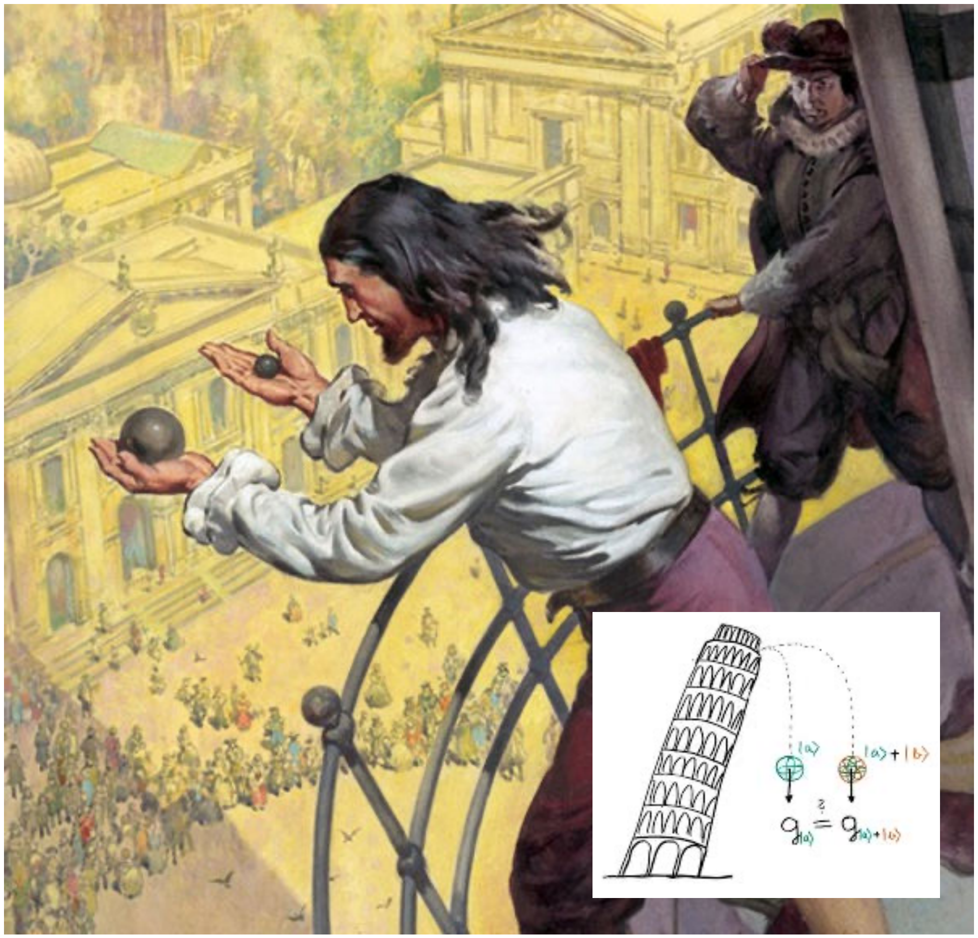
- Who is a "teacher"
- What do they teach?
- Who do they teach?
- How do they teach?

Principles of an Intentional Legacy

My Teachers

- Influence
  - *My father*
  - *Clayton Brown*
  - *John Gleason*

Galileo

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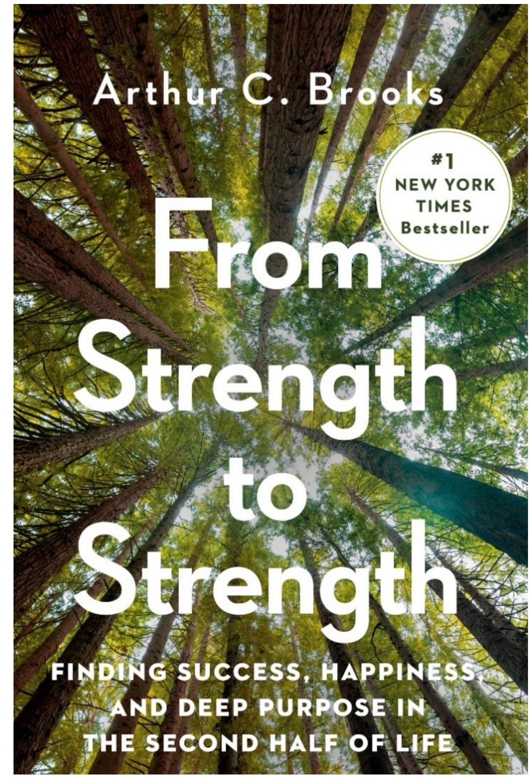
In Life


Beliefs
(truth)
Principles
Values
Logic
(Framework)
Decision /
Action

Arthur Brooks



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Principles of an Intentional Legacy

- **World View:** Love things, use people, worship yourself
- **Brooks Galileo: Use things, love people, and worship the Devine**
  - Devine: something bigger than ourselves

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- **What *are* we teaching?**
- **What *should* we be teaching?**


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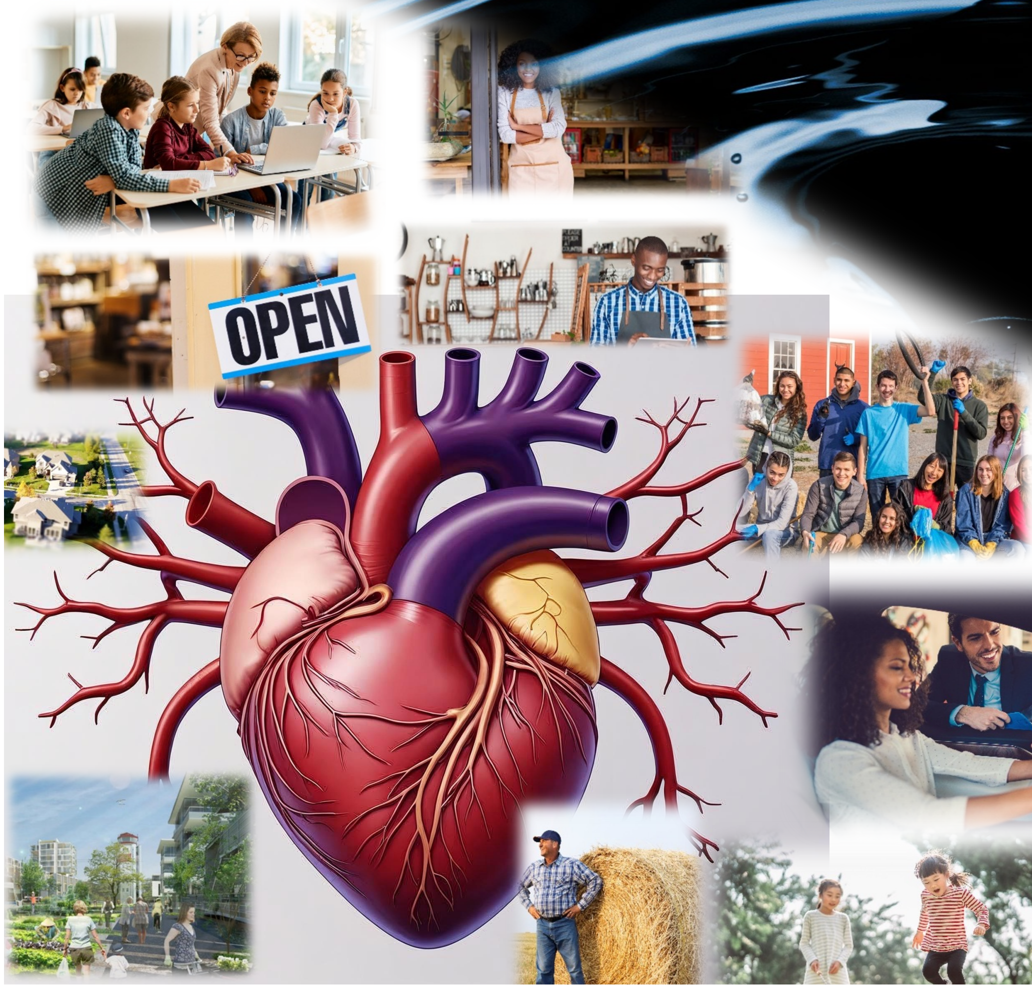
Community Depositories
SOLD


OPEN
SOLD



Purpose/Mission (Why)

- Inspire
- Aspire
- Align
- Bluprint of PT

Character in people (culture)

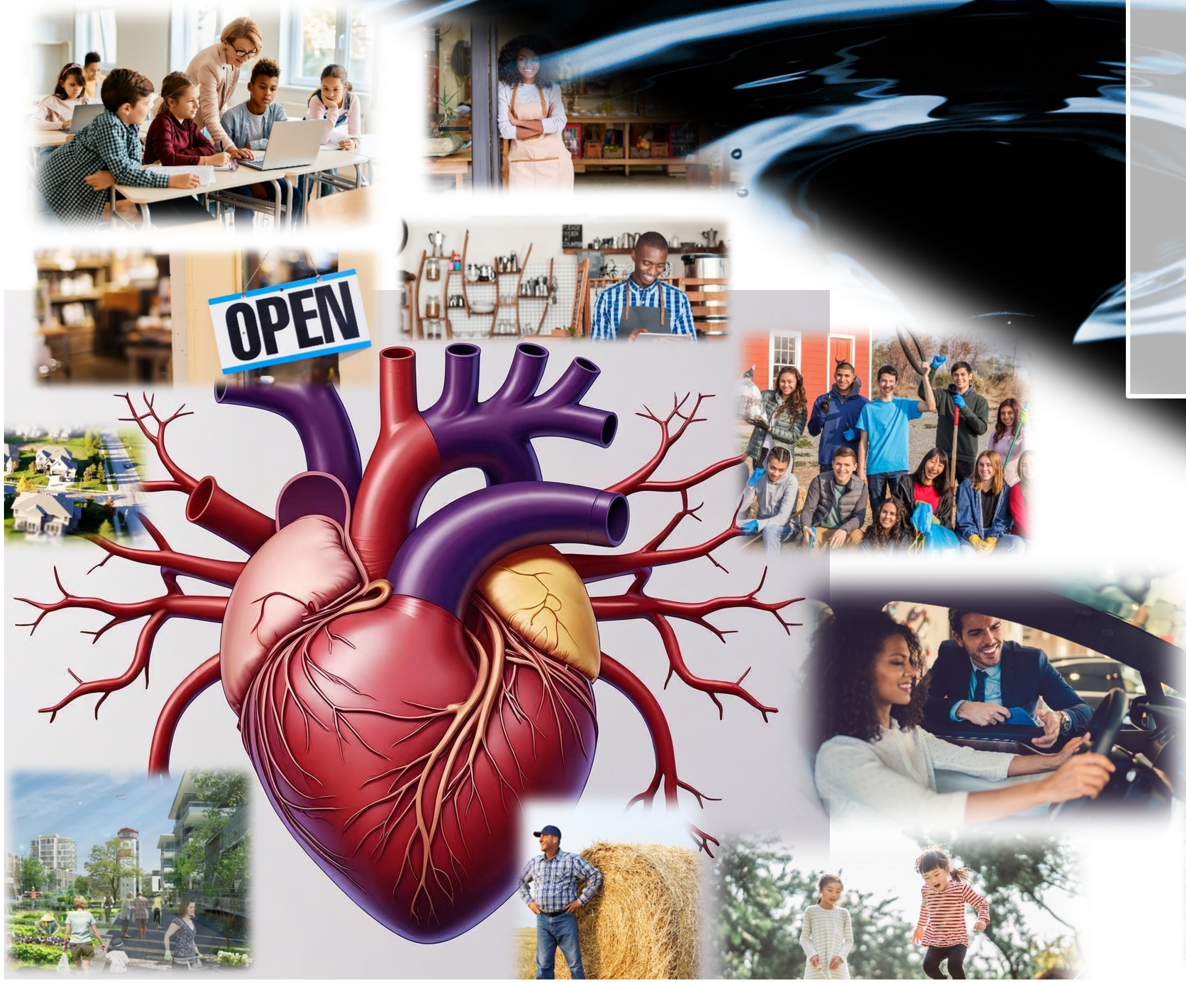
- Values & principles

Curiosity

- Ask <u>WHY</u>
- Test assumptions
- Seek disconfirming info
  - Logic of true/false

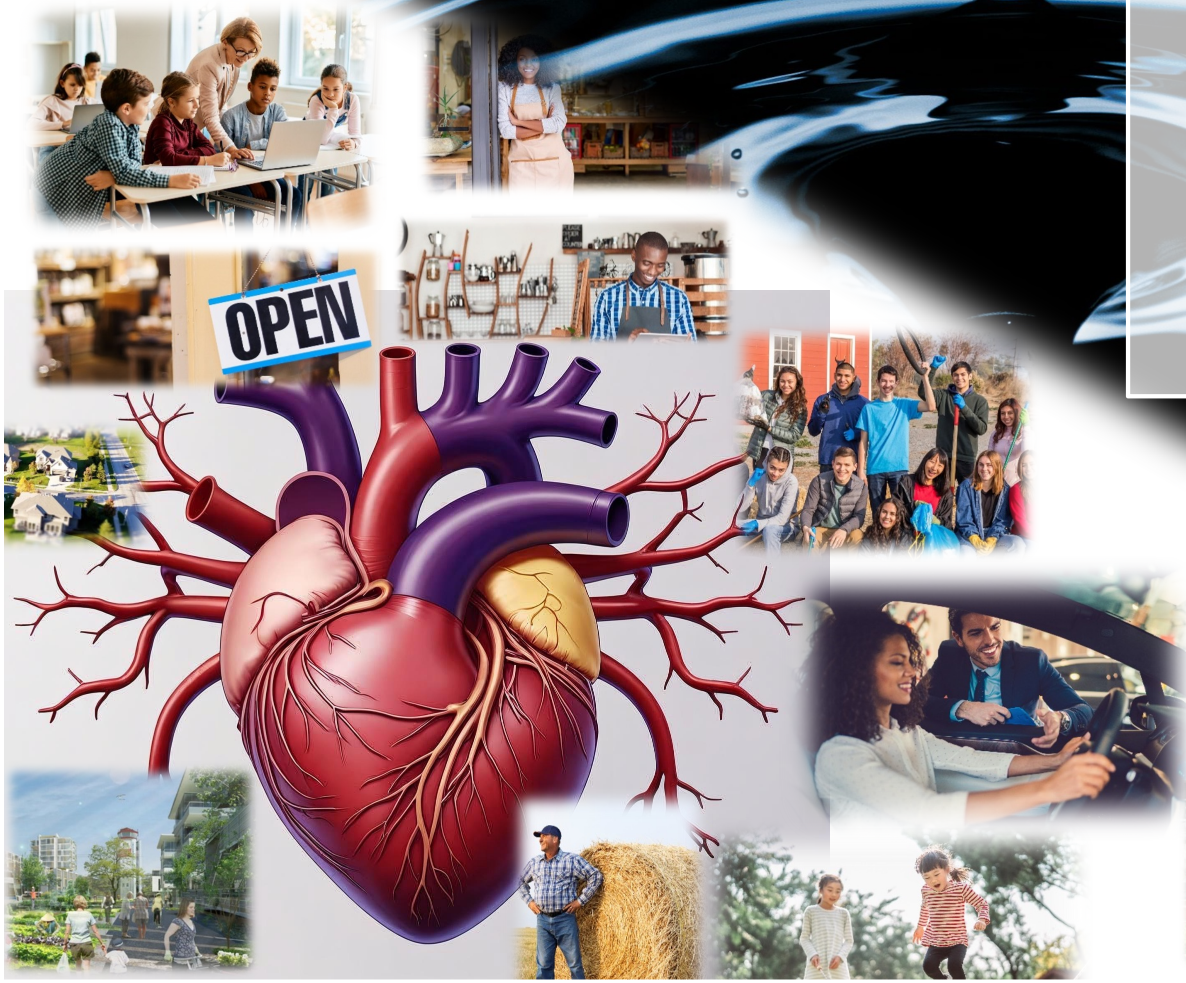
Humility

- Appropriate confidence
- Seeking disconfirming
- Respect for unknown



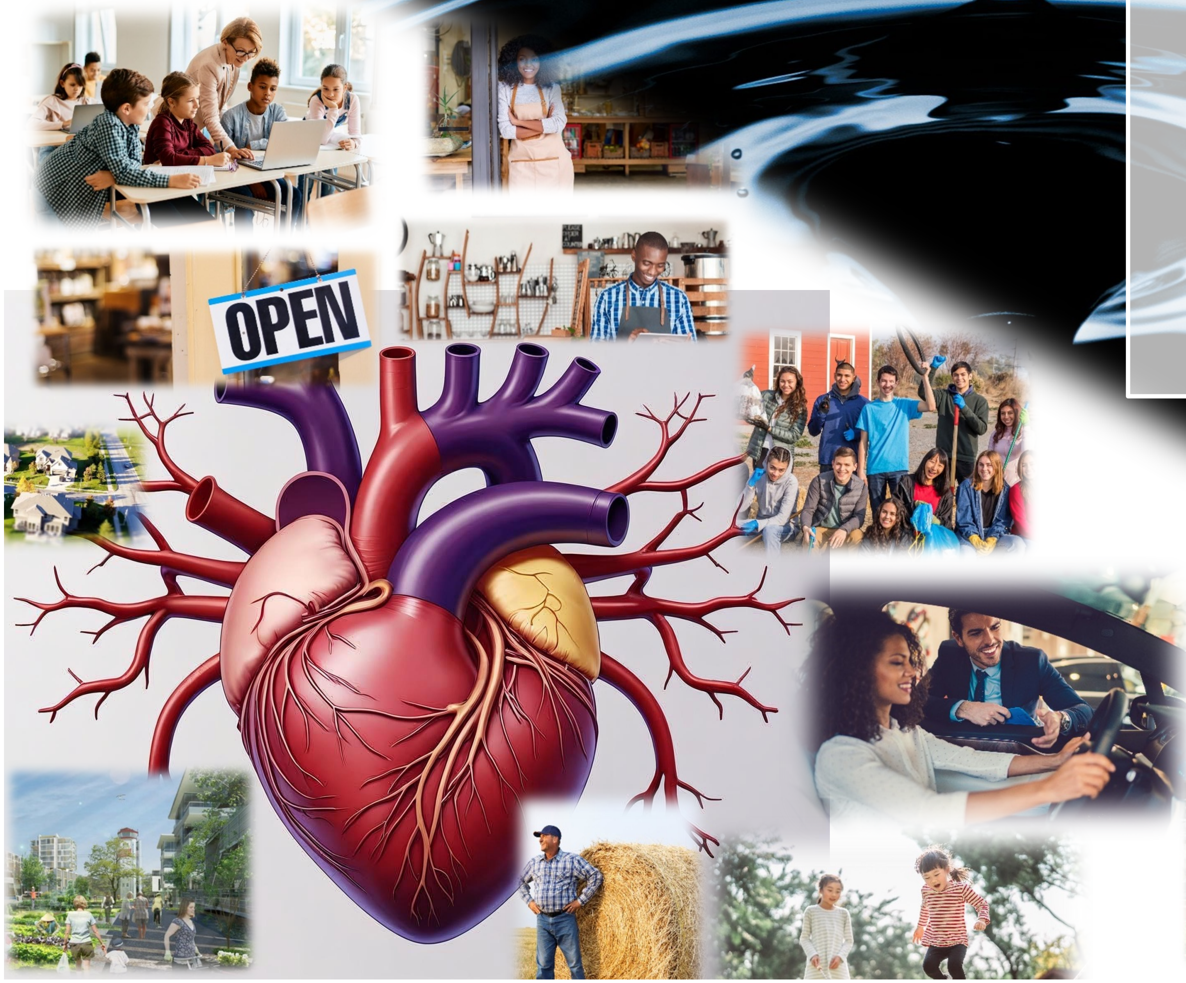
Courage

- Challenge conv wisdom
- Outlier
- Don’t lie to yourself
- Serenity Prayer



Gratitude

- Blessed to live in the USA
- Blessed to have opportunities




Stewardship
Personal
Professional
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Let’s Talk About Stewardship

- **Stewardship**
  - Accountability
  - Responsibility
  - Excellence
  - Culture
    - *Worst behaviors that you tolerate*
  - Legacy
    - *Mission*

Source: [Source]
Note: [Note]
(1) [Footnote 1] // (2) [Footnote 2]

Stewardship

The responsible management and care of something
that has been entrusted to

YOU

- Protecting
- Improving
- Using resources wisely for the benefit of others and the future

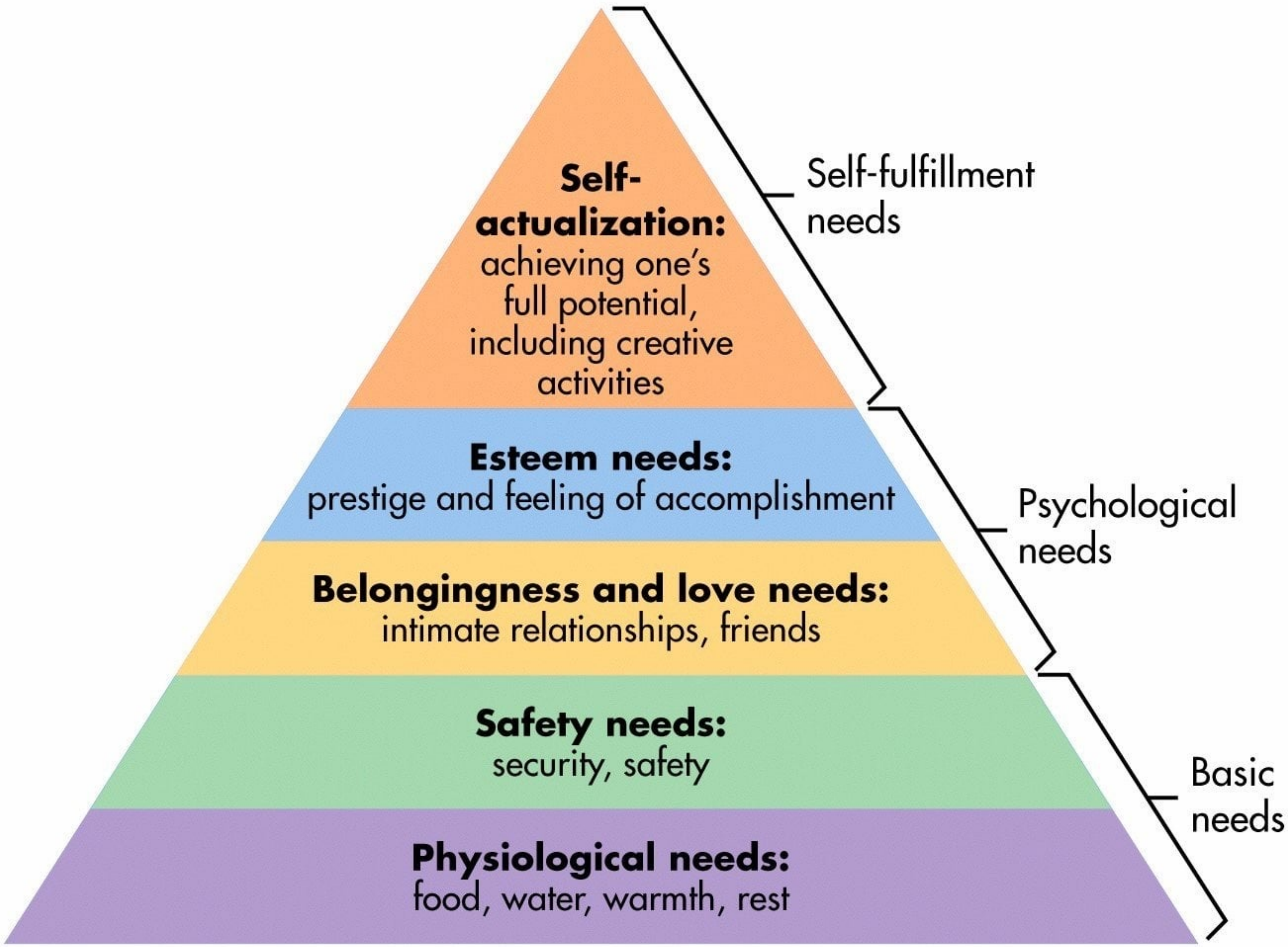
Stewardship

Mission

Member

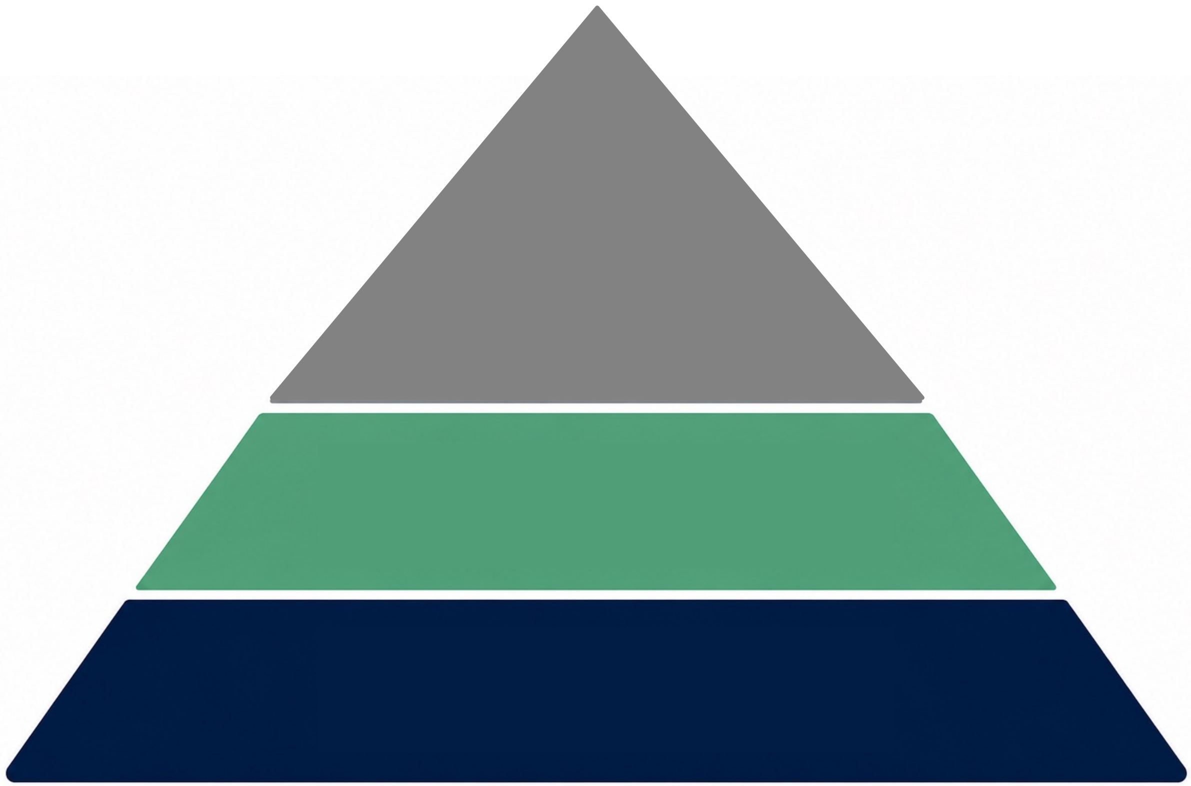
Margin

This is a Possible Galileo Moment



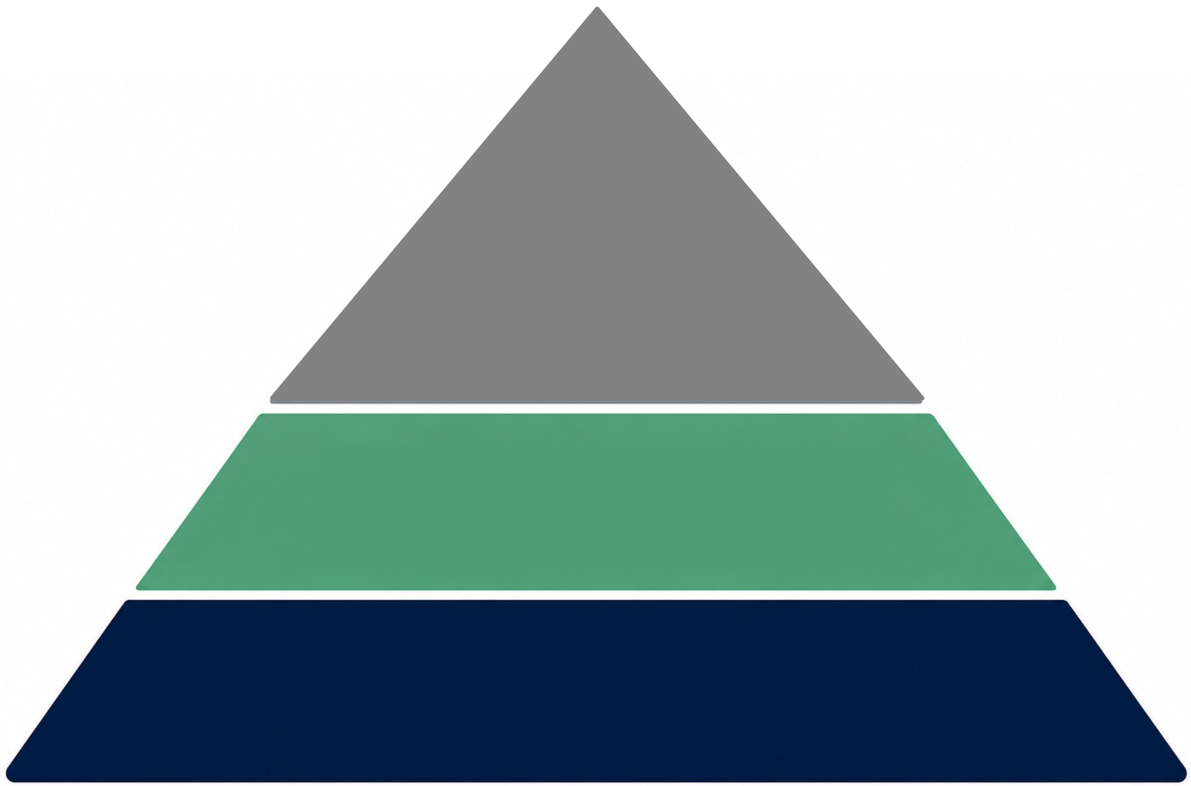
Source: Maslow's
Hierarchy of Needs

Maslow for Credit Unions



Source: Performance Trust Capital Partners, LLC

Maslow for Credit Unions



Source: Performance Trust Capital Partners, LLC


BBC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We exist to inspire financial decision makers to pursue the **Path of Great Performance™** and help them achieve results that surpass those they would otherwise attain.

Increasing Your Credit Union's Impact and Legacy

May 24, 2026

Rich Berg
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ncuma.com

PERFORMANCE TRUST
CAPITAL PARTNERS

Mission Member Margin

Mission Member Margin

What is your Mission?

Mission Member Margin

What is your Mission?

Member

Service

Educate

Improve Lives

Better rates

Mission Member Margin

What is your Mission?

Community

Service (volunteer)

Financial

Reinvest

To Improve lives

Mission Member Margin

What is your Mission?

Employees

Purpose

Culture

Growth & Advancement

To Improve Lives

This is a Possible Galileo Moment

What is a Member?

Owner
Affinity group
Types of members
- My 2009 experience
  - Core
  - Casual
  - Opportunistic

What Type of Member?

Let's assume that the wholesale borrowing rate for CU is 3.60%

Checking	0.25%
Savings	0.80%
Money Market:	1.75%
Super Money Market:	3.00%
FHLB Advance	3.60%
Super CD Special:	4.30%

What Type of Member?

Let's assume that wholesale low risk investments available for CU is 5.50%

Auto Loan	5.80%
Auto Loan	5.25%
Auto Loan:	4.25%
Adjustable Mortgage Loan:	5.75% (+225)
Adjustable Mortgage Loan:	5.25% (+175)
Adjustable Mortgage Loan:	4.75% (+125)

What is Margin?

ROA

ROE

Mission Margin Member

Suppose $10 Billion Credit Union with $900 million (9%) equity

ROA = Net Income/Average Assets

ROE = Net Income/Equity (Net Worth)

Net Income	$60 million	$120 million	$180 million
ROA	0.60	1.20	1.80
ROE	6.67%	13.33%	20.00%

What Should Our Margin Be?

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