

ATTRACTING NEXT GEN INVESTORS TO YOUR CREDIT UNION

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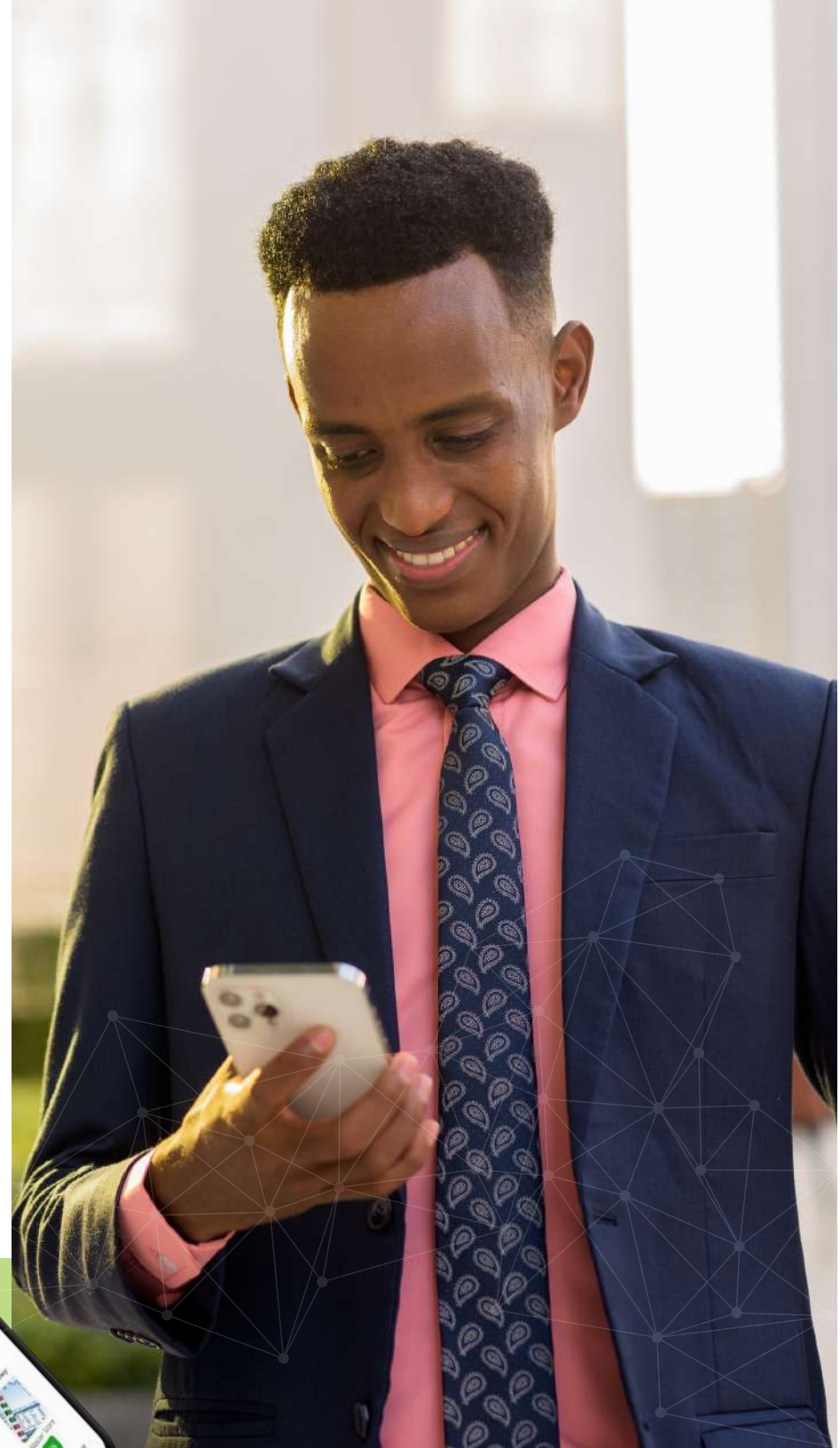
It's no surprise that next gen investors are increasingly turning to technology solutions to put their money to work.

In fact, according to [Million Insights](#), the global digital investment market is expected to reach more than \$6,964 billion by the year 2028. While accessibility and ease-of-use are certainly factors influencing this rapid rise, it doesn't mean that direct-to-consumer platforms have an iron grip on the influx of assets flowing through this channel.

Traditionally, credit unions have attracted younger members by offering people-first [benefits](#). The non-profit business model, as well as lower fees, overdraft forgiveness, and lower interest rates, tend to appeal to a younger demographic of investors.

But competing with these benefits is the appeal of being able to self-direct their own investing right from their phone.

And while next-gen investors don't necessarily have to choose between becoming credit union members or leveraging direct-to-consumer platforms, there are a number of ways credit unions can continue to win their business even as digital platforms become more robust and sophisticated.



OFFER A DIGITALLY-ENABLED INVESTING SOLUTION FOR CREDIT UNION MEMBERS

Nearly **one in five Americans** are using robo-advisors or automated investment platforms to manage their finances, with millennials being the most prominent group to engage in digital investing.

To prevent money from moving into direct-to-consumer platforms instead of your credit union, your strategy needs to include a digital, end-to-end personalized investing offering.

FusionIQ's platform revitalizes the digital experience for credit union members, from onboarding to setting goals to investing in a variety of investment vehicles, all from a single dashboard. In fact, the digital advice platform empowers both self-directed and advisor-led journeys with a diverse range of investment options.

Plus, leveraging FusionIQ and its sister company IQvestment as your regulated entity allows you to stay compliant with financial regulations while enabling credit union members access to digital investing.

Your credit union doesn't need to have an RIA or broker-dealer entity in order to enable investing with FusionIQ.



LEVERAGE FUSIONIQ FOR YOUR CREDIT UNION MEMBERS

FusionIQ is a first-of-its-kind digital investing platform empowering the seamless delivery of turnkey and friction-free, personalized investment experiences for credit union members.

FusionIQ's solution-focused differentiators include:

FRICION-FREE DIGITAL ACCOUNT OPENING:

Your client experience isn't just competing with digital investing platforms; it's competing with every digital platform young investors use today. They don't want to sit in an office filling out mountains of paperwork, then wait days or weeks for their accounts to be opened and funded. The generation of instant gratification can buy anything and everything right from a mobile device, so why should their investing experience be any different?

FusionIQ's digital-next experience empowers investors to onboard, open and fund accounts in minutes, not days. Open and fund accounts quickly with a paperless digital process, and manage them efficiently with automated asset allocation, rebalancing and tax-loss harvesting tools.

approach to managing their money, with the ability to lean on professional advisory guidance only when necessary.

FusionIQ's dual journey platform empowers advisors to be as involved as they need to be in client onboarding and investment management, offering a self-directed approach for investors to open, fund, and manage their own accounts, as well as a digital advisory path through which advisors make portfolio recommendations based on client goals and risk profiles.

A DUAL JOURNEY:

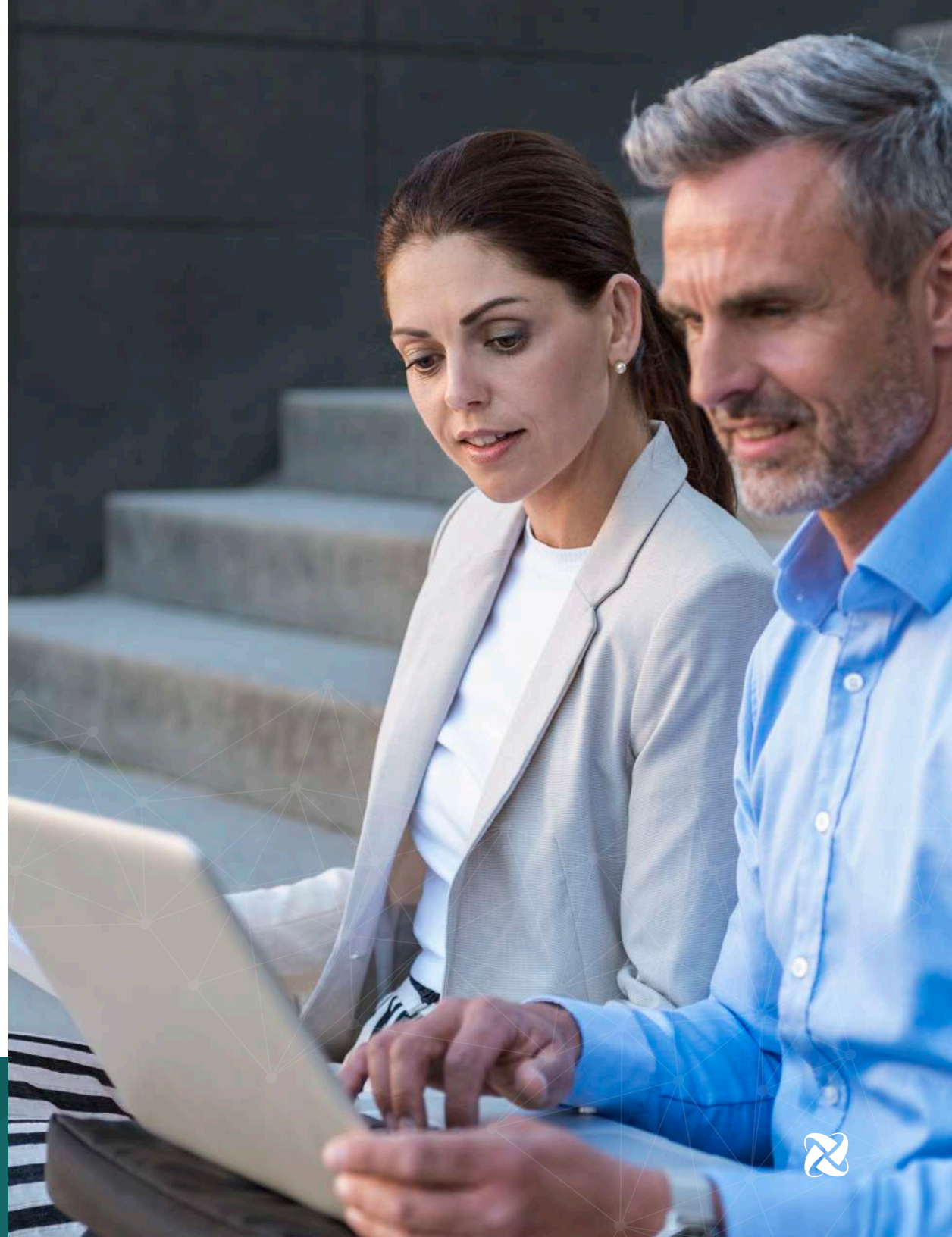
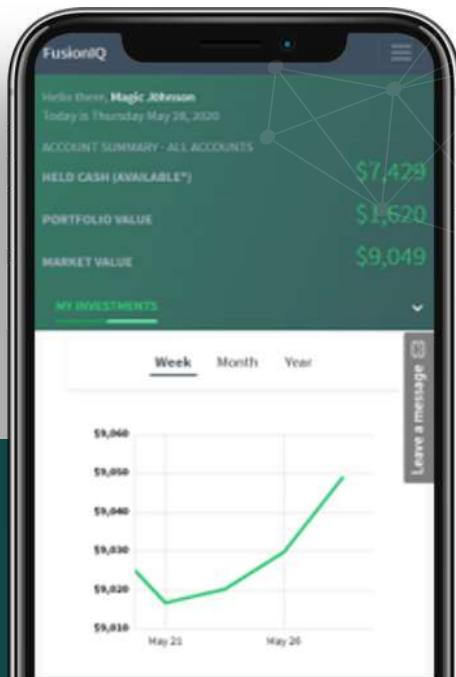
Not all clients or accounts require the same level of attention from advisors; in fact, some next-gen investors would prefer a more independent



ACCESS TO A DIGITAL SUPERMARKET:

Historically, it's been a challenge for even the savviest of DIY investors to unlock the full spectrum of investment options – including fixed income and alternatives – through digital investment platforms. And advisors trying to meet the diversification needs of their clients have had to leverage a number of different solutions, including traditional, prohibitively expensive TAMPs, for access to a wide variety of strategies.

FusionIQ takes the idea of a TAMP or model marketplace to the next level, bringing the full spectrum of investment options together onto a single dashboard—a digital supermarket— at a fraction of the cost.



Let's Talk About How FusionIQ Can Support Your Credit Union Growth

Get in touch if you would like to learn more about how FusionIQ supports credit unions and to see a demo.

Let's Connect



FOR MORE INFORMATION, PLEASE CONTACT:

Peter Brittain | 908.418.3428 | pbrittain@fusioniq.io

www.fusioniq.io

