SmartLock™

FLEXIBLE CONTINUITY PLANS · FOR NONPROFIT BOARDS

A Y-UFinancial® Strategy

Assets that serve the mission for generations.

What if you could satisfy your board's stability requirements and fund both your current operations and future succession plan, all at the same time?

Most nonprofits park their money in low-yield accounts, spend it down, and lose the growth it could have earned along the way. SmartLock™ uses a one-time transfer to turn your money into a flexible system your organization owns, controls, and spends from, while earning safe growth on the full amount (even after it is spent) and protecting your key people to maximize continuity.

THE PROBLEM Strategic freedom stays out of reach, even with healthy reserves and cash flow.

Spending stops the growth

Accessing reserves ends whatever growth they were earning, which is often little to none.

Funding runs the clock

A capital campaign can take years, and the strategic window often closes first.

Succession isn't funded

Most boards have a succession plan on paper but no budget to pay for the transition itself.

HOW IT WORKS

1

One transfer funds it

A portion of unrestricted money funds the system in full. You never pay another dime, maintaining flexibility.

2

The balance grows

The full amount transferred compounds with guarantees and dividend potential, no matter what you draw.

3

Use when needed

Take an internal loan against the balance when needed. Interest can be paid from the plan's internal growth.

4

A leader is insured

The same system insures a key person, funding the transition if you lose them unexpectedly.

NO CREATION FEE	CASH FLOW	RESERVES	GROWTH	ACCESS
No advisory or admin fees	**No ongoing premiums**	**Stay whole and growing**	**On the full amount, always**	**Internal board decision**

THIS MAY BE RIGHT FOR YOUR ORGANIZATION IF

Who Flexible Continuity Plans are built for

- ✓ Your organization holds unrestricted reserves beyond its required minimum.
- ✓ You cycle significant capital in and out to pay expenses and fund initiatives year after year.
- ✓ Your strategic plan includes initiatives your annual budget can't reach.
- ✓ You depend on leaders whose relationships would be hard to replace.
- ✓ You operate outside crisis mode with reliable revenue and effective programs.
- ✓ You know protecting donor confidence and maximizing revenue starts with protecting institutional continuity.

QUESTIONS FOR YOUR BOARD

Start the conversation

- → If we executed our entire strategic plan, what would it cost and when?
- → What yield are our reserves earning today, and what could they earn?
- → Do we have a succession plan, or do we have a succession budget?
- → What could we do if continued to earn growth on money we spend, even after it is spent?
- → Who would trigger transition planning if they departed tomorrow?
- → Would a flexible continuity plan help attract new donors or grow current giving?

Y-UFinancial®
LET YOUR WHY EMPOWER YOU