



PATCHING THE HIDDEN REVENUE LEAK IN YOUR WEALTH MANAGEMENT PROGRAM

**AN EXCLUSIVE WHITE PAPER THAT
EXPLAINS WHY A STRATEGIC FRAMEWORK
FOR EVALUATING BROKER-DEALER
PARTNERSHIPS IS CRUCIAL TO THE HEALTH
OF CREDIT UNIONS.**



Credit unions exist to help people.

It's in their DNA. Every decision, every product and every service is designed with members' financial well-being in mind.

But here's the uncomfortable truth: While credit unions pour energy into serving members, many overlook a relationship that could be limiting their own growth and profitability.



That relationship? Their broker-dealer partnership.

Despite the importance of this relationship, many credit unions maintain the same broker-dealer partnership for extended periods, sometimes decades, without conducting a formal review. When it comes to this partnership, the assumption for many credit unions is, *"If it's working, why change it?"*

However, just because something is "working" doesn't mean it's the best solution for your institution. Wealth management programs have become increasingly critical to credit union success. Investment services generate non-interest income, deepen member relationships and allow credit unions to provide comprehensive financial guidance throughout the member lifecycle.

At the center of every investment program is the broker-dealer relationship, which includes the regulatory structure, operational platform, technology infrastructure and advisor support necessary for the program to operate effectively.

The wealth management industry continues to evolve rapidly. Technology platforms, advisor expectations, compliance standards and digital investment solutions have transformed significantly in recent years. What worked five years ago may be creating invisible friction today, limiting advisor productivity, constraining program growth and leaving revenue on the table.

Credit unions should conduct a structured broker-dealer review on a semi-regular basis. A disciplined review process allows leadership teams to determine whether their current platform continues to support program growth, advisor productivity and member experience, or whether it's time to explore what's possible with a more modern, credit union-focused partner.

In **"Patching the Hidden Revenue Leak in Your Wealth Management Program,"** Gateway Services Group (GSG) provides useful insights and a comprehensive framework for evaluating broker-dealer partnerships and making strategic decisions that strengthen your wealth management program and your credit union's long-term sustainability.



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THE GROWTH OF WEALTH MANAGEMENT IN CREDIT UNIONS

The credit union industry is at a crossroads. With fewer than 4,300¹ credit unions remaining in the United States, down from over 5,000 in 2020², the pressure to prove relevance, demonstrate value and compete effectively has never been greater. In this environment, comprehensive wealth management programs serve as both revenue generators and survival tools.

Consider this: The average credit union member is 53 years old³. So chances are, a majority of your members are entering their peak wealth building and wealth distribution years, and they're looking for retirement planning, estate strategies, tax-efficient investing and income planning.

If your credit union can't provide these services comprehensively and competitively, someone else will.

Over the past two decades, wealth management programs have evolved from basic brokerage offerings into comprehensive financial advisory platforms. Today, many credit union investment programs offer:

- **Retirement planning** for members approaching or entering retirement
- **Managed investment portfolios** aligned with member goals and risk tolerance
- **Comprehensive financial planning** addressing the full spectrum of member financial needs
- **Insurance solutions** including life, disability and long-term care planning
- **Retirement income strategies** helping members convert assets into sustainable income streams

As member demand for financial guidance increases, credit union investment programs continue to grow in both assets and complexity. With this growth comes greater reliance on the broker-dealer partner to provide technology, compliance oversight, operational support and advisor development resources.

In our experience, we have found credit unions with strong wealth management programs consistently demonstrate:

HIGHER NON-INTEREST INCOME RATIOS THAT STRENGTHEN FINANCIAL PERFORMANCE

DEEPER MEMBER RELATIONSHIPS MEASURED BY PRODUCTS PER MEMBER

GREATER MEMBER RETENTION RATES, PARTICULARLY AMONG HIGH-VALUE HOUSEHOLDS

ENHANCED RELEVANCE TO AN AGING MEMBERSHIP BASE WITH COMPLEX FINANCIAL NEEDS

ENHANCED RELEVANCE TO AN AGING MEMBERSHIP BASE WITH COMPLEX FINANCIAL NEEDS

A thriving wealth management program should reflect just as positively on your credit union's sustainability as it does on investment returns. The program should boost your relevancy to members throughout their entire financial lifecycle, while generating the non-interest income necessary to fund technology investments, member services and competitive rates.

And at the center of this strategic capability is your broker-dealer relationship, which is why the right broker-dealer partner is one of the most important strategic decisions affecting the long-term success of a credit union wealth management program, and by extension, the health of the credit union itself.

¹ <https://ncua.gov/newsroom/press-release/2026/ncua-releases-fourth-quarter-2025-credit-union-system-performance-data>

² <https://ncua.gov/files/publications/analysis/quarterly-data-summary-2020-Q4.pdf>

³ <https://www.filene.org/blog/thinking-forward-making-gen-z-the-credit-union-generation-turning-member-insight-into-business-impact>

SEVEN QUESTIONS EVERY CREDIT UNION SHOULD ASK THEIR BROKER-DEALER

Before conducting a full broker-dealer evaluation, credit union executives should consider several fundamental questions about their current platform. **If you cannot confidently answer these questions with specific, measurable responses, then you're overdue for a structured broker-dealer review.**

1. Does our broker-dealer provide technology that allows advisors to operate efficiently and scale their practices?

- **Why this matters:** Your advisors' time is finite. If they're spending 60% of their day on administrative tasks, like manually generating reports or duplicating data entry across multiple platforms, then they're only spending 40% of their time actually advising members.
- **Ask yourself:** Can your advisors generate a comprehensive client review in under 10 minutes? Can they onboard a new client digitally without mountains of paperwork? Can they access everything they need from a single platform? If not, then outdated technology is costing you revenue every single day.

2. Do credit union executives have visibility into program performance metrics, such as number of clients, assets under management (AUM), recurring revenue and member penetration?

- **Why this matters:** At board meetings, most credit union CEOs can recite loan portfolio metrics from memory. But when asked about the wealth management program, too many executives respond with something to the effect of, *"I'll have to check with our broker-dealer and get back to you."* Without real-time access to program performance data, credit union leadership is flying blind on one of their most important strategic initiatives.
- **Ask yourself:** Can you log into a system right now and see your program's key metrics? Do you know your current member penetration rate? Can you identify growth trends over the past 12 months? Leadership visibility is a fundamental requirement for program governance.



3. Does the broker-dealer platform support modern data integration including API connectivity with credit union systems?

- **Why this matters:** Data silos are the enemy of member experience. When investment account data can't flow seamlessly to your core system, digital banking platform or executive reporting tools, that creates friction at every touchpoint.
- **Ask yourself:** Modern broker-dealer platforms offer a formidable API infrastructure that enables true data integration, which means members can see all their activity, like loans, deposits and investments, in a single view. Does your broker-dealer offer API connectivity? Can you pull investment data into your business intelligence tools, or are you still requesting CSV exports and manual data uploads?

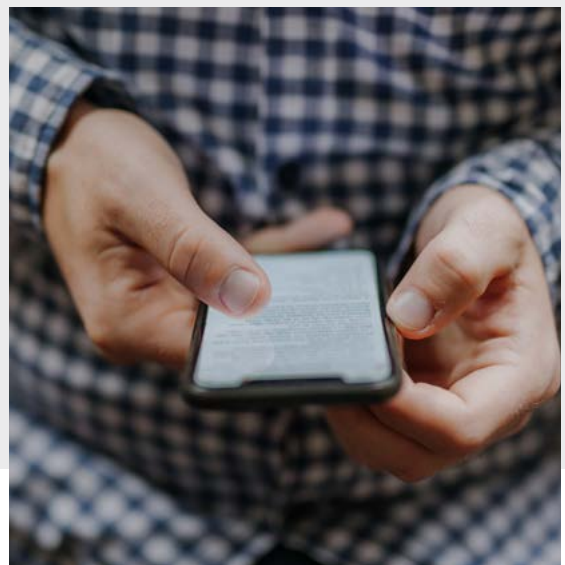
4. Can members access their investment accounts through secure single sign-on (SSO) within online and mobile banking?

- **Why this matters:** Your members are accustomed to seamless digital experiences in every other aspect of their lives. They expect to log in once and have access to everything. If your members access their investment account with separate login credentials, then you can expect lower engagement, reduced member satisfaction and increased vulnerability to competitors offering a more integrated experience.
- **Ask yourself:** Can members access their investment accounts with a single click from within your mobile banking app, or do they need to remember separate passwords and navigate to external websites?



5. Does the broker-dealer actively support advisor recruiting and transition assistance?

- **Why this matters:** Your investment program is only as strong as your advisor team. Recruiting experienced financial advisors is challenging and transitioning them to a new platform is complex. Broker-dealers vary dramatically in their commitment to supporting this process. Some broker-dealers provide dedicated recruiting resources, while others offer minimal support, leaving credit unions to navigate advisor recruitment and onboarding largely on their own.
- **Ask yourself:** When was the last time your broker-dealer proactively helped you recruit an experienced advisor? Do they offer transition packages that help offset the costs and risks of bringing on new talent? The fact is, advisor recruiting support directly impacts your program's growth trajectory.

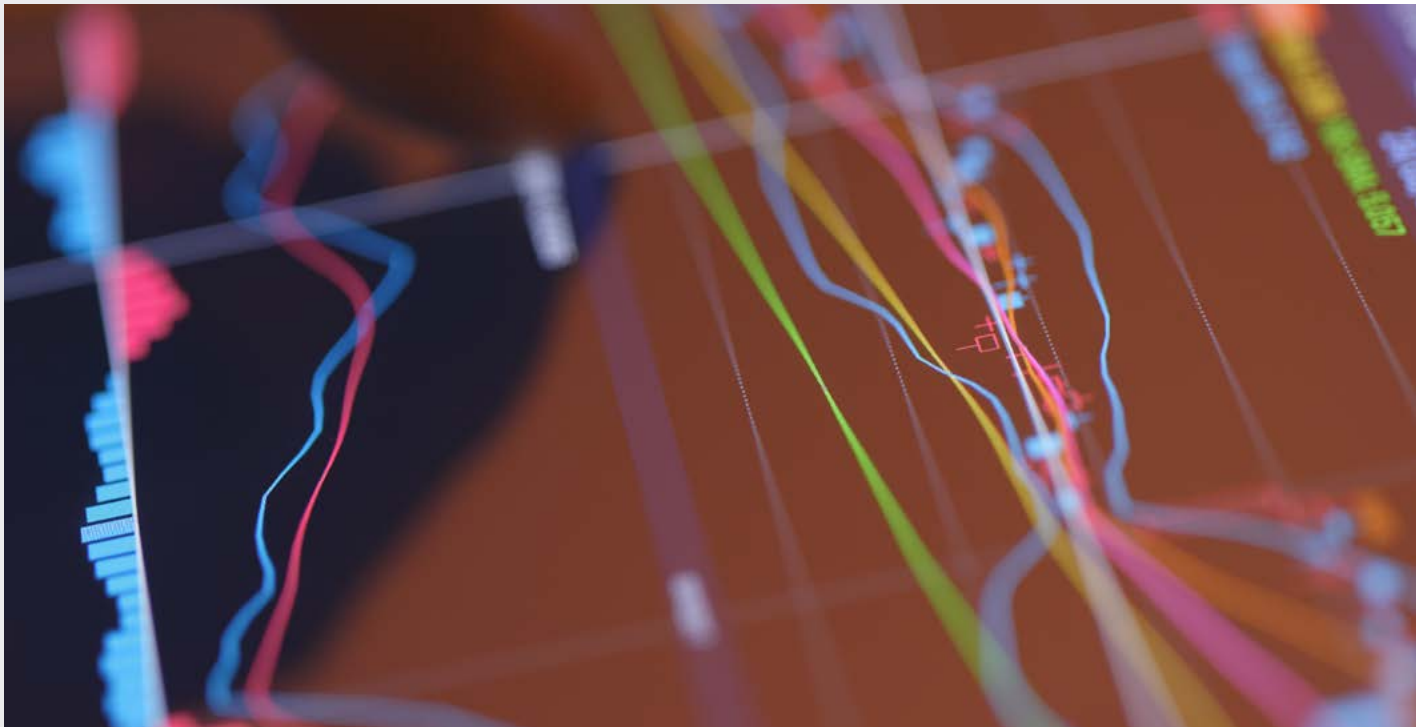


6. Are the economics of the program competitive compared with other institutional broker-dealer platforms?

- **Why this matters:** Revenue-sharing structures, platform fees, ticket charges and advisor payout grids vary significantly across broker-dealer platforms. Many credit unions have never compared their program economics to industry benchmarks or competing platforms.
- **Ask yourself:** A broker-dealer charging higher platform fees or offering less favorable revenue-sharing arrangements could be costing your credit union thousands of dollars annually. So, do you know how your revenue-sharing structure compares to other institutional platforms? Have you benchmarked your platform fees? Could renegotiating your agreement or changing partners generate meaningful additional net income?

7. Does the broker-dealer provide the operational infrastructure necessary to support long-term growth of the investment program?

- **Why this matters:** As your program grows, so do its operational demands. Account opening processes, statement production, trade processing, compliance oversight and client service requirements all scale with program size. Broker-dealers with a strong enough operational infrastructure can support this growth seamlessly.
- **Ask yourself:** As your program doubles in size over the next five years, can your broker-dealer's operational infrastructure handle that growth? Or will operational limitations become growth inhibitors? Your broker-dealer's operational capacity should match your program's ambition.



KEY AREAS CREDIT UNIONS SHOULD EVALUATE WHEN REVIEWING A BROKER-DEALER

A comprehensive broker-dealer evaluation examines multiple dimensions of platform capability, organizational commitment and strategic alignment. The following framework provides a structured approach to this assessment.

KEY AREA 1

Institutional Expertise and Commitment to the Credit Union Channel

It's important to note that not all broker-dealers are created equal when it comes to serving financial institutions, and specifically, credit unions. Broker-dealers vary dramatically in their focus, experience and commitment to the credit union channel.

Credit unions face unique regulatory requirements, member ownership structures and operational challenges that differ substantially from retail brokerage or independent advisor models. Broker-dealers with deep institutional experience understand these nuances. They've built dedicated support teams, developed credit union-specific resources and structured their platforms to address the unique needs of member-owned financial cooperatives.

Working with a broker-dealer that treats credit unions as an afterthought, or doesn't differentiate credit union programs from independent advisor relationships, creates unnecessary resistance and limits your program's potential.

Factors to evaluate include:

- **Length of time serving credit unions and financial institutions.** Experience matters. Broker-dealers with decade-plus track records in the credit union space have weathered industry changes and understand member-centric culture.
- **Dedicated institutional leadership teams.** Do they have executives whose sole focus is financial institution partnerships, or are credit unions lumped in with retail channels?
- **Credit union-specific support resources.** Are there training programs, compliance tools, marketing materials and operational processes designed specifically for credit union environments?
- **Number of credit union programs supported.** Scale indicates commitment. Broker-dealers supporting dozens or hundreds of credit union programs have proven their model works.
- **Institutional growth strategy.** The credit union channel should be central to their business model, and as proof, they should be investing in credit union-focused capabilities.

Broker-dealers with deep institutional expertise and genuine commitment to the credit union channel provide stronger platform support and have a better understanding of your challenges. This will show in the results.



KEY AREA 2

Clearing Platform and Operational Infrastructure

Behind every broker-dealer is a clearing platform, which is the operational backbone that processes trades, maintains custody of assets, generates statements and handles the thousands of daily transactions that keep investment programs running.

The clearing platform profoundly affects nearly every operational process within your investment program. Despite this, it is often invisible to credit union executives.

Important clearing platform considerations include:

- Clearing structure and operational model
- Trade processing and settlement efficiency
- Client statement quality and reporting
- Cash movement capabilities
- Account transfer and ACAT efficiency
- Operations support responsiveness

Operational efficiency in the clearing environment significantly impacts advisor productivity and member experience. Advisors working on platforms with clunky clearing operations spend excessive time resolving operational issues instead of advising members. Conversely, broker-dealers with streamlined, modern clearing platforms enable advisors to focus on what matters: growing client relationships and delivering value.



KEY AREA 3

Technology Ecosystem and Advisor Workstation

Technology is often the most significant differentiator between broker-dealer platforms, especially as the gap between modern, integrated technology ecosystems and legacy platforms has widened dramatically in recent years.

Modern advisor workstations consolidate workflows, automate routine tasks and provide intuitive interfaces that allow advisors to serve more clients more effectively.

When evaluating a broker-dealer's tech ecosystem, include the following:

- **Advisor workstation capabilities:** Is everything accessible from a single, intuitive platform?
- **Financial planning software integration:** Does the platform include powerful planning tools or integrate seamlessly with third-party planning software?
- **Digital account opening tools:** Can members open accounts entirely online, with e-signature and automated document collection?
- **CRM integration:** Client relationship management tools that track interactions, automate follow-up and ensure no member falls through the cracks.
- **Performance reporting systems:** Can advisors generate professional, customized performance reports quickly, and are those reports mobile responsive and member-friendly?
- **Advisor workflow automation:** Workflow automation frees advisors up to focus on high-value activities, like client meetings, financial planning and relationship development.

Simply put: You must go well beyond feature lists when evaluating technology. In fact, it's appropriate to request demonstrations and ask to have your advisors test the platforms to compare workflow efficiency between your current system and possible replacements. Technology isn't everything, but it's the main thing.

A TALE OF TWO ADVISORS

Consider two advisors with identical experience and client service skills.

One works on a modern platform with integrated CRM, automated rebalancing, digital account opening and AI-powered portfolio analytics. The other navigates a legacy system requiring manual processes, disconnected applications and paper-based workflows.

The first advisor can serve 140 households efficiently. The second struggles to manage 85. That productivity gap adversely affects program revenue and member coverage.



KEY AREA 4

Client Experience and Member Access

From the member perspective, the investment platform must be intuitive and accessible. Given modern technology's staunch dedication to speed and convenience, your members expect nothing less than a modern digital experience from your credit union.

Many members won't (or can't) distinguish between "the credit union's platform" and "the investment platform." To them, it's all one relationship. If accessing their investment account feels clunky, outdated or wholly disconnected from your credit union's digital banking experience, it will reflect poorly on your institution regardless of who provides the underlying technology.

In evaluating client experience and member access, pay attention to:

- Client portal functionality
- Mobile account access
- Digital document delivery
- Account aggregation tools
- Ease of viewing investment performance

The investment experience should align with your credit union's broader digital banking environment. Ideally, members would access investment accounts through SSO from within your digital banking platform, creating a seamless and integrated experience.

If accessing investment accounts feels clunky, outdated or wholly disconnected from your credit union's digital banking experience, it will reflect poorly on your institution regardless of who provides the underlying technology.



KEY AREA 5

Data Integration, API Infrastructure and SSO

Modern investment programs increasingly rely on sophisticated data integration with credit union systems. This integration affects everything from member experience to executive visibility to marketing effectiveness.

Important areas to evaluate include:

- API data flow between broker-dealer systems and credit union platforms
- Integration with the credit union core system
- Integration with digital banking systems
- Secure SSO for members
- Executive access to program performance metrics

Did You Know?

Data integration is becoming one of the most important differentiators among institutional broker-dealer platforms. Because without it, your investment program operates in a silo that is disconnected from the rest of your credit union's ecosystem.

KEY AREA 6

Compliance Oversight and Regulatory Infrastructure

Compliance supervision is a core component of any broker-dealer relationship because the regulatory environment for investment services is complex, constantly evolving and carries significant risk if not managed properly.

Your broker-dealer's compliance infrastructure protects your credit union from regulatory violations and reputational damage, which is why your broker-dealer evaluation should include:

- Supervision structure and Office of Supervisory Jurisdiction (OSJ) oversight
- Advertising and marketing review processes
- Regulation Best Interest oversight
- Licensing and continuing education support
- Audit and supervisory procedures

Strong compliance infrastructure helps credit unions mitigate regulatory risk while enabling program growth. Also, compliance shouldn't feel like a barrier to business development. The best broker-dealers balance thorough oversight with operational efficiency to protect against risk while enabling advisors to serve members effectively.



KEY AREA 7

Advisor Recruiting and Transition Support

Advisor productivity and recruiting capabilities significantly affect program growth. In other words, your ability to attract, onboard and retain talented financial advisors directly determines your program's potential.

Yet, advisor recruiting is a common challenge. Experienced advisors have established practices and existing client relationships, coupled with a potential hesitancy to disrupt what's working. Convincing a successful advisor to join your credit union program (and transition their practice to your broker-dealer platform) requires a compelling value proposition and substantive support. For example:

- Recruiting support for experienced advisors
- Advisor transition assistance
- Practice management consulting
- Advisor training and development
- Compensation flexibility

Broker-dealers that actively support recruiting help credit unions expand their programs more effectively. Some broker-dealers view advisor recruiting as the credit union's responsibility and provide minimal assistance. Others offer comprehensive transition packages, dedicated recruiting specialists and practice management consulting that makes bringing on experienced advisors substantially easier.

This difference matters enormously. Credit unions working with broker-dealers that provide all encompassing recruiting support can grow their advisor teams more quickly, improving member coverage and accelerating program development.

KEY AREA 8

Program Economics and Revenue Model

The economic structure of your broker-dealer relationship affects long-term profitability. Revenue-sharing arrangements, platform fees, advisor payout grids and other economic terms vary significantly across broker-dealer platforms.

Many credit unions have never benchmarked their program economics against industry standards or alternative platforms. This lack of comparison can result in leaving significant revenue on the table.

Credit unions should compare:

- Revenue-sharing structures
- Advisor payout grids
- Platform and technology fees
- Ticket charges
- Account maintenance fees
- Advisory revenue participation

Transparency around program economics is essential when evaluating broker-dealer platforms. Request detailed economic modeling that projects net income to your credit union under various scenarios, and then compare these projections to your current arrangement. Even modest improvements in revenue-sharing terms can generate substantial additional income over multi-year periods.



KEY AREA 9

Digital Investment Platforms

Many credit unions are expanding investment services through digital platforms designed for smaller account balances and younger member segments.

Traditional advisor-led models typically impose minimum asset requirements that exclude inexperienced or younger investors. Digital investment platforms, often called “robo-advisors,” make professionally managed portfolios accessible to members with smaller balances, creating a pathway to serve emerging investors.

When evaluating digital investment platforms, ask about:

- **Automated investment solutions:** Does the broker-dealer offer, or integrate with, digital investment platforms that provide automated portfolio management?
- **Minimum account thresholds:** What’s the minimum balance required? Can you serve members with as little as \$1,000 to invest?
- **Digital onboarding processes:** Can members open and fund accounts entirely online without advisor interaction?
- **Integration with digital banking platforms:** Can members access their robo-advisor accounts through your credit union’s mobile app?

These platforms allow credit unions to serve younger investors and members with smaller balances, expanding program reach and deepening engagement across the membership base. And, as younger members accumulate assets, they can transition from digital platforms to full-service advisor relationships, creating a wealth management continuum that serves members throughout their financial lifecycle.

⁴ <https://yougov.com/en-us/reports/50172-us-retirement-report-2024>

KEY AREA 10

Program Performance Metrics and Member Penetration

It’s imperative for broker-dealer reviews to include a comprehensive evaluation of current program performance. Understanding where your program stands today provides critical context for evaluating whether your broker-dealer relationship is supporting growth or constraining it.

Key performance metrics include:

- Number of clients served
- Total households served
- AUM
- Advisory asset growth
- Recurring revenue
- Gross dealer concession (GDC)
- Net income contribution to the credit union
- Member penetration across the credit union membership base

Member penetration is one of the most important indicators of program effectiveness and member awareness. Because at a time when about one-third of Americans believe they’ll be able to retire at age 65, but only 36% of those believe they’ll have enough independent savings to do so⁴, credit union investment programs have a great opportunity before them.

As younger members accumulate assets, they can transition from digital platforms to full-service advisor relationships, creating a wealth management continuum that serves members throughout their financial lifecycle.

BROKER-DEALER EVALUATION SCORECARD

Credit unions often use structured scoring models when comparing broker-dealer platforms. A disciplined scorecard approach provides objective framework for evaluation, ensuring all critical dimensions are assessed consistently.

Here's an example scorecard you can use. You will score each area of assessment between 0-5 points, for a total possible score out of 50:

<p>Institutional Expertise (Score: _ out of 5)</p> <ul style="list-style-type: none"> • Years serving credit unions • Number of credit union partnerships • Dedicated institutional leadership • Credit union-specific resources 	<p>Clearing Infrastructure (Score: _ out of 5)</p> <ul style="list-style-type: none"> • Clearing model and operational efficiency • Statement quality and client reporting • Trade processing capabilities • Operations support responsiveness 	<p>Technology Ecosystem (Score: _ out of 5)</p> <ul style="list-style-type: none"> • Advisor workstation capabilities • Integration and workflow efficiency • Financial planning tools • Digital account opening • Mobile accessibility
<p>Advisor Recruiting Support (Score: _ out of 5)</p> <ul style="list-style-type: none"> • Transition assistance programs • Recruiting resources • Practice management consulting • Compensation flexibility 	<p>Data Integration & API (Score: _ out of 5)</p> <ul style="list-style-type: none"> • API infrastructure and connectivity • Core system integration • Digital banking integration • Single sign-on capabilities • Executive reporting access 	<p>Compliance Infrastructure (Score: _ out of 5)</p> <ul style="list-style-type: none"> • Supervision structure and OSJ oversight • Regulation Best Interest compliance • Marketing review processes • Audit procedures
<p>Client Experience (Score: _ out of 5)</p> <ul style="list-style-type: none"> • Member portal functionality • Digital document delivery • Mobile account access • User interface quality 	<p>Program Economics (Score: _ out of 5)</p> <ul style="list-style-type: none"> • Revenue-sharing structure • Platform and technology fees • Overall cost competitiveness • Economic transparency 	<p>Digital Investment Platforms (Score: _ out of 5)</p> <ul style="list-style-type: none"> • Robo-advisor capabilities • Minimum balance requirements • Digital onboarding
<p>Transition Support (Score: _ out of 5)</p> <ul style="list-style-type: none"> • Expert conversion planning • Project management resources • Timeline and risk mitigation • Advisor and client communication support 		



THE GSG BROKER-DEALER EVALUATION FRAMEWORK

The experts at Gateway Services Group have developed a structured evaluation framework designed specifically for credit union wealth management programs. Our five-phase evaluation framework is the only methodology in the industry designed specifically to provide unbiased, comprehensive broker-dealer assessments led by licensed executives with decades of hands-on program management experience.

PHASE 1 Program Performance Assessment

Before evaluating alternative broker-dealers, we must understand current program performance and identify improvement opportunities.

Evaluation includes:

- AUM
- Number of clients served
- Advisor productivity metrics
- Recurring revenue composition and GDC
- Net income contribution
- Member penetration across the membership base

This phase also evaluates whether credit union leadership has appropriate access to client metrics and program reporting. If executives lack visibility into program performance, this represents immediate improvement opportunity regardless of broker-dealer change.

PHASE 2 Broker-Dealer Platform Evaluation

With program performance baseline established, we conduct a comprehensive comparison of broker-dealer platforms aligned with your credit union's needs and strategic objectives.

Comparison includes:

INSTITUTIONAL SUPPORT CAPABILITIES

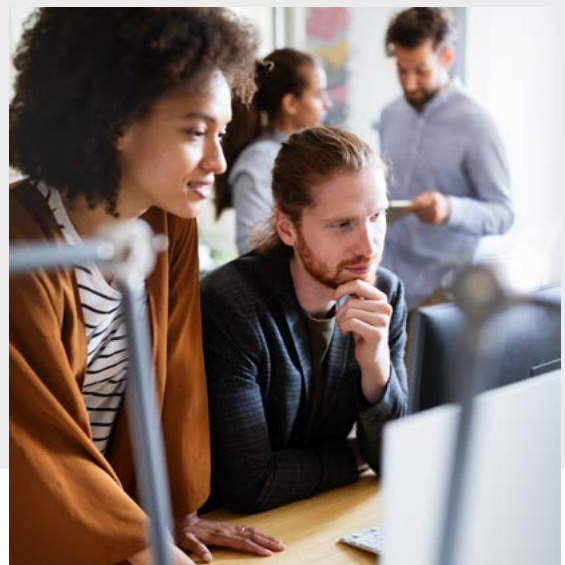
CLEARING INFRASTRUCTURE

TECHNOLOGY ECOSYSTEMS

COMPLIANCE SUPERVISION MODELS

ADVISOR SUPPORT RESOURCES

We go well beyond reviewing marketing materials and feature checklists to conduct detailed platform demonstrations, interview broker-dealer leadership teams, verify references from comparable credit union programs and assess operational realities beyond sales presentations.



PHASE 3

Financial and Economic Modeling

Economic evaluation provides clear understanding of financial implications across broker-dealer alternatives.

Analysis includes:

- Revenue sharing structures
- Platform fees
- Technology costs
- Projected net income to the credit union

We model economics over multi-year periods, accounting for program growth assumptions and fee structure changes. This provides leadership teams with transparent financial projections that inform decision-making.

PHASE 4

Technology and Operational Assessment

Technology and operational capabilities profoundly affect advisor productivity and member experience. This phase evaluates practical implications of platform capabilities.

Evaluation includes:

- Advisor tools and workflow efficiency
- Client reporting systems
- API data connectivity
- Single sign-on access for members
- Executive program reporting capabilities

We evaluate what technology exists and illustrate how it will be implemented in your specific environment and what integration efforts are required.

PHASE 5

Executive Recommendation and Board Presentation

Final evaluation results are presented to credit union leadership and board members with structured comparison of broker-dealer platforms and clear strategic recommendation.

Our recommendations identify the best broker-dealer that is the ideal fit for your credit union's specific circumstances, strategic objectives, risk tolerance and operational capabilities.



What Gateway Services Group Brings to the Table

Gateway Services Group provides unique perspective in broker-dealer evaluations based on decades of industry experience and practical program management expertise.

Key strengths include:

- Extensive tenure in credit union wealth management programs
- Experience operating across multiple broker-dealer platforms
- Direct experience managing broker-dealer conversions
- Deep understanding of advisor productivity and operational workflows
- Industry licensed executives with practical program management experience
- Proven track record supporting credit unions in evaluating and strengthening investment programs

Because GSG has worked across multiple broker-dealer platforms and supported numerous platform transitions, we bring practical and unbiased insight that broker-dealers evaluating themselves and advisors with limited platform exposure simply cannot provide.





About Gateway Services Group

Gateway Services Group specializes in developing, managing and optimizing wealth management programs for credit unions. As a credit union-owned service organization (CUSO), we're uniquely aligned with credit union success, and your objectives are our objectives.

Through comprehensive program management, OSJ supervision, strategic consulting and broker-dealer evaluation services, GSG partners with credit unions to build sustainable investment programs that generate meaningful non-interest income while helping members achieve their financial goals.

Our team brings decades of hands-on experience operating investment programs, managing broker-dealer relationships, supervising advisors and navigating the complex intersection of credit union culture and wealth management best practices.

We are trusted experts on wealth management because we've built it, managed it and optimized it across a spectrum of credit union programs.

For more information, visit gsgllc.com.

