



WHAT TO EXPECT
when you work with
A CREDIT UNION-BASED
FINANCIAL ADVISOR





YOUR CREDIT UNION: One stop for all your WEALTH MANAGEMENT NEEDS

Your credit union has chosen to make wealth management services available to you and your family and has designed these services specifically for you because these services are of vital importance to your lifelong financial success. With one stop at your credit union, you can coordinate all of the complex wealth management needs in your life in partnership with an advisor who shares your vision, values and goals.

Your financial goals are unique. So are you. Rather than give you generic, product-centric advice, your credit union-based financial advisor will provide a customized, personalized plan specific to your goals. Concerned about retirement? Interested in knowing how long you might have to work? Wondering how to fund higher education needs? Through your credit union wealth management program, you'll find specific answers to these specific questions....and more.

1

Comprehensive Analysis of Income and Expenses.

Every important financial decision asks a basic question: "Will I have enough money to pay for the things I need and want?" To help you find an answer, your advisor will look closely at your spending habits now — and what you plan to spend in the future. He or she will compare your expenditures to your income sources and help you determine if you can meet your financial goals.

2

A Team of Financial Professionals.

Your advisor is the point person for a team of financial professionals. From specialized knowledge of charitable giving strategies to understanding different investments, the experts available to your advisor will provide the kind of in-depth analysis you need in the decision-making process.

3

Take Control of Your Financial Future.

Understanding your financial situation is only part of the process — knowing what to do next is critical. Your advisor can help you take this next step. After you have made your decisions, your advisor will work with you to complete the necessary paperwork and help you implement solutions.

4

Annual Reviews and Updates as Needed.

Financial decisions, like travel plans, can rarely be written in stone. Unexpected roadblocks and unforeseen opportunities can and will alter your financial journey. Doing a financial plan is not the end of the process; it's just the beginning. As things change in your life — marriage, children, promotions, job changes, etc. — your financial plan will change too. Your advisor will help you keep on track by updating your plan on a regular basis.

5

Set Retirement, Education, Insurance and Major Purchase Goals.

Some goals, such as retirement, may be further in the future. Others — purchasing an investment property or funding your children's college education — may be more short-term. Either way, knowing the necessary financial strategies to reach those goals is critical. Your advisor has access to a network of experts to help answer specific questions about many of the different goals and concerns you may have.

6

Understand Your Entire Financial Picture.

When you plan a trip using MapQuest or Google Maps, it helps to see a map of your whole trip from beginning to end, rather than just a list of turn-by-turn directions. The same is true of planning your financial future — you need to look at the whole picture. You have to consider your future living expenses, investing for retirement between now and then, and the adequacy of your insurance coverage in both pre- and post-retirement periods. Your financial plan will take these factors into account.

7

An Advisor Committed to Your Success.

Your advisor's objective is clear: To collect information, analyze and make recommendations, suggest a program specifically tailored to you, and conduct periodic reviews and re-evaluations. From the very first communication with you, your advisor will begin the process of helping you formulate and act on a long-term plan.

8

Objective Advice.

The plan that your advisor will develop with you is an objective analysis of your specific circumstances and needs. It is not tied to any particular product or service. Instead, it focuses on your individual financial situation. The plan could be taken anywhere to implement, but your credit union-based advisor knows your situation best and is in the best position to help you address needs that our analysis uncovers.

9

Charitable Giving and Estate Planning.

You have worked hard through your life, managed your assets carefully, and now find yourself in a position to do something of value for others. Your advisor can help you understand trusts and charitable giving options, and also how to transfer your estate in the most tax-advantaged way.

10

Planning for Every Stage of Your Life.

You don't have to wait until you are nearing retirement to plan, nor do you need substantial assets. Financial planning is appropriate for anyone at any stage of life. What is critical are the needs and concerns that you have. Will your children be able to go to college? Do you have enough insurance to provide for your family? When can you retire? How much will you be able to spend? Developing a plan with your advisor is a critical first step toward getting these questions answered.

Meeting YOUR Needs

The financial advisory program located at your credit union is designed specifically to meet your needs. It brings all of your credit union's attitudes and values to the wealth management services we offer our members. This includes a completely transparent, member-centric approach to financial planning, investment management and advisor compensation.

Your advisor will first help you assess your current financial situation and establish short-term and long-term goals. The advisor then develops personalized, customized recommendations based on that assessment. The advisor can help you implement the recommendations by providing ongoing advice and consultations, investment management services, product purchases, etc. However, you are under no obligation to buy anything.

The most important thing is to regard your relationship with your financial advisor as a **partnership** with someone you trust to put **your needs first**.

What do I do now?

The best way to get started is to.....get started!

We think you'll find that establishing a relationship with a credit union-based financial advisor is an entirely different experience. We're sure you will enjoy working with someone you can trust who sits in a place you already trust – your credit union.

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