The new face of Wealth Management

CEFCU®
Wealth Management

If you recall a memorable time in your life, chances are there was a coach, mentor, or teacher that helped guide the way… pointing out details you might have overlooked and supporting you to stay the course.

Life's journey includes financial mentors, too. Like people you trust in other areas of your life, it's important to have someone help guide decisions affecting your money and the people and things you care about.

Simply put, "wealth" includes your assets, and we all have them. Assets include savings, investments, and pension plans. But, assets also include other possessions, like a house, business, car, life insurance policy, and other valuable personal items (such as artwork, jewelry, antiques, etc.) — even digital assets like social media profiles.

You've worked hard for your assets. You want them to grow and be protected so you can enjoy them now... and preserve them as a legacy to share what you've earned *and* what you've learned to the special people and places in your life.

LOOKING OUT FOR YOU AND YOUR BEST INTEREST

Kevin Barbier is CEFCU's® Trust and Investment Management Officer and a CERTIFIED FINANCIAL PLANNER™. He provides sound, unbiased investment options that follow the same standards that guide your Credit Union — looking out for you and your best interest.

Develop a Goal-Based & Values-Rooted Plan

Kevin and the Wealth Management team will help you develop a plan that's goal-based and values-rooted. You'll discuss things like, how you can make your retirement money last, when you should draw on an IRA or Social Security, and other important decisions. You'll also have direct access to your own personal investment manager. And, there's *no* minimum annual fee for managed accounts, which many institutions charge.

Build Your Assets Through a Process

Careful, collaborative planning is also about building your assets through a process — not a product. You'll discuss options, including:

- Investment management
- Estate planning *(including estate settlement)*
- Retirement planning
- Corporate and/or successor trustees
- Asset protection trusts

No matter where you're at in life, a member of CEFCU's Wealth Management team can help. **Call 309.633.3836 or 1.800.633.7077, ext. 33836 or email WealthManagement@cefcu.com.**

PRIVATE MEMBER GROUP FOR MORE DIVERSE FINANCIAL NEEDS

If you have more diverse financial needs, a member of CEFCU's Private Member Group can provide you with a full range of wealth management services, including managing domestic accounts if you're living overseas, plus investments and the facilitation of:

- Personal lines of credit
- Jumbo or specialized mortgages
- Construction financing
- And much more.

If you're interested, contact Brad Schupp, who has over 25 years in serving members with specialized financial needs at 309.633.7489 or 1.800.356.7865, ext. 37489. Or, email Brad at bschupp@cefcu.com.

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CEFCU Wealth Management is a marketing name used by CEFCU. Trust and Investment Services provided by Members Trust Company, a federal thrift regulated by the Office of the Comptroller of the Currency. Non-deposit products offered through Members Trust Company. **Not NCUA/NCUSIF/FDIC insured, May Lose Value, No Financial Institution Guarantee, Not a deposit of any financial institution.**

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