BECU Investment Services: Working Together For Your Financial Success

by BECU Investment Services*

Have you ever visualized financial freedom? No matter what stage of life you're in, or what age you are, ***BECU Investment Services*** is here to help. Financial Advisors offer unbiased, objective advice and help create custom financial plans that make sense for your life and your goals.

We're salaried, not commissioned. We believe that makes a big difference in the service, investment choices & the attention you receive. Investing in securities may involve fees or commissions.

We are dedicated to helping you evaluate your financial situation and provide valuable tools that will help you make informed decisions. At ***BECU Investment Services***, we're committed to helping BECU members accumulate, protect, and transfer wealth.

Want to invest but don't know where to start? Have investments but no investment plan? Or maybe you're wondering if you can afford to retire now or need to wait.

With ***BECU Investment Services***, you receive personal, tailored Investment Planning advice, based on a holistic approach. We offer complimentary consultations where we review your investments, goals & objectives, and your current investment strategy.

Holistic means that Financial Advisors not only help identify your short-term and long-term financial goals, they also evaluate your history of investment holdings & savings and assess your current risk tolerance to help determine an effective strategy that will work specifically for you.

Portfolios can be created to:

- Minimize the potential tax consequences of investing
- Address current income needs
- Protect your retirement assets
- Or seek capital appreciation

BECU has a brokerage affiliate arrangement with LPL Financial (LPL) to broaden the services available to its members. Financial Advisors are employees of BECU and licensed with LPL Financial. Financial Advisors are with, and Securities, Advisory Services, and Insurance Products are offered through LPL Financial and its affiliates, Member FINRA/SIPC. BECU is not a registered broker/dealer. Investments are: Not NCUA/NCUSIF insured, may lose value, are not credit-union guaranteed, and are not obligations of BECU.*

more than just money® BECU INVESTMENT SERVICES

Regardless, of your investment objectives, your portfolio will be custom-tailored to reflect your personal goals, time horizon, and risk parameters. By establishing a trusted relationship with your Financial Advisor, you'll discover a source of knowledge and strength that can help you navigate the changes that lie ahead.

With ***BECU Investment Services***, you may benefit from:

- >> Trusted Financial Advisors who help define your investment goals and objectives.
- >> Individually-tailored strategies to work toward your goals.
- >> Diversified investment portfolios.
- >> And Financial Advisors who assist in managing and monitoring your investment portfolio.

Selecting the right investments and monitoring them over time is crucial to any long term investment strategy. Professional Financial Advisors can recommend and help you decide the right mix of investments.

At ***BECU Investment Services***, we have access to up-to-the minute detailed information, computer modeling, market analysis, and the expertise of LPL Financial, one of the largest independent broker/dealers in the industry.

We offer a wide range of *Investment & Money Management choices*. There's no one-size-fits-all solution. Your unique circumstances and personal situation dictate the method of investing, the types of investment vehicles that we recommend, and whether you use a fee-based or commissioned-based solution.

You get to choose. Call us today and we'll share what we can do for you.

Financial Advisors, guided by BECU's core values of Value, Service, and Trust, are committed to helping you accumulate and preserve your wealth for today, tomorrow and at retirement. Wherever you happen to be in life, it's a good time to plan for retirement.

If you're young and starting out, we'll help you project your future needs, identify funding resources and develop a *Retirement Investment and Savings Plan*.

If you're hoping to retire soon, Financial Advisors are ready to assist with Portfolio Analysis & Diversification and 401(k) and VIP Rollover Strategies. We'll help you determine what will be your sources of income, if you need long-term care, and when you can afford to retire.

If you're retired, it's important to maintain a diversified portfolio, review your beneficiary designations and formalize your retirement spending plan or distribution plan.

Did you know that to help achieve financial success during retirement, you must address four critical concerns? They include: Taxes, Inflation, Investment Portfolio Management, and the possibility of outliving your retirement income.

We know there are many questions you have as you plan for retirement: Will you have enough money saved? What will your expenses be? What will be your source of income?

Let BECU Investment Services help you plan the journey before, during and after retirement. We'll be here with answers when you're looking for strategies and plans for meeting your unique retirement goals.

Come in and talk with us. We're committed to asking the right questions, listening to the answers, and catering to your specific needs and circumstances.

At different stages of your life, you'll face different challenges when it comes to protecting and projecting your financial future. Your trusted Financial Advisor at ***BECU Investment Services*** can help create a tailored investment program to reflect your personal goals, time horizon, and risk tolerance to support your lifestyle.

You may want to consider the tax consequences of producing income from various investments. Tax-free municipal bonds or other tax deferral methodologies may prove to be right for you. Financial Advisors can recommend ways to help minimize the tax consequences by using certain investments like IRAs, Annuities, or Municipal Bonds.

Risk Management is critical to all stages of your life, especially when planning financial protection for your family and preserving your retirement assets.

Insurance can be used in many stages of life to help preserve your estate for your heirs, and protect your assets for yourself and your loved ones. Talk with your Financial Advisor about life and long-term care insurance.

Passing one's assets onto the next generation is a goal of many members. Financial Advisors can help develop strategies about the best order and sequence in which to spend your resources during retirement or save them for estate preservation. We'll help develop a *Personalized Financial Strategy and Legacy Plan* especially for you.

No matter your stage of life, Financial Advisors at ***BECU Investment Services*** are skilled in helping you protect your financial lifestyle. Contact us when you're ready to get started.

Saving enough to pay for all or part of a college education can seem daunting. At ***BECU Investment Services***, we can help make sense of the variety of savings vehicles available. We'll help you develop a workable plan for funding higher education for your children or grandchildren. Whether you're a parent with a young child or your student is starting to think about which school to attend, BECU Investment Services can help.

Call us to set up an appointment. We'll discuss your goals, the various options, and potential outcomes.

At any stage of life, at every turn, BECU Investment Services is with you, whenever you require Investment Management, Retirement Planning, Tax Strategies, Estate Planning & Wealth Preservation, or College Funding. We have the tools, the expertise, and the commitment to discuss options, design solutions, and implement custom plans for BECU members.

To learn how to visualize financial freedom at every stage of your life, set up an appointment with ***BECU Investment Services*** today.

Call us at 206-439-5720 or 800-233-2328 ext. 5720. Please visit www.becu.org/investments.