

MEET OUR INVESTMENT PROFESSIONALS



Sergio Garza
VP, Wealth Management
281.856.5644
281.856.5643 Fax
Toll Free: 800.456.3228
sergio.garza@cunamutual.com

Available by appointment at these branches:
Spring Branch, Alief,
Sugar Land and Cinco Ranch



Brian Turpen
Financial Advisor
281.856.5644
281.856.5643 Fax
Toll Free: 800.456.3228
brian.turpen@cunamutual.com

Available by appointment at these branches:
Copperfield, Champions and Tomball



Don't wait! Get started today -
call to arrange a no-cost,
no obligation meeting.

281.856.5644 • FCCU.org

FIRST INVESTMENT & RETIREMENT
PLANNING CENTER

Build your own
Financial Program



IS IT TIME FOR A ROLLOVER?

- Continued tax deferred growth
- Avoid mandatory 20% federal income tax withholding on withdrawals
- Investment options to match your objectives
- Access your money when you need it*
- Consolidate all your retirement investments

**Contact an FCCU
Financial Advisor Today!**

*Rollovers are subject to early withdrawal penalties and taxes.



FCCU.org

12/16



Welcome to Retirement Planning Simplified

First Investment and Retirement Planning Center (FIRPC) offers an array of investment and insurance options to help you plan for your unique financial goals. FIRPC is a resource offering these services just for FCCU members! It is backed by the strengths and resources of CUNA Mutual Group.

PLANNING

- Retirement
- Risk Management
- Asset Allocation
- Education
- Comprehensive Portfolio Evaluation

INVESTING

- IRAs - Traditional and Roth
- 401K Rollovers
- Mutual Funds
- College Funding
- Brokerage Products
- Fixed Income
- Managed Money Strategies

INSURANCE

- Life Insurance
- Disability Insurance
- Long Term Care Insurance



The Three Stages of the Financial Life Cycle

Protecting Assets

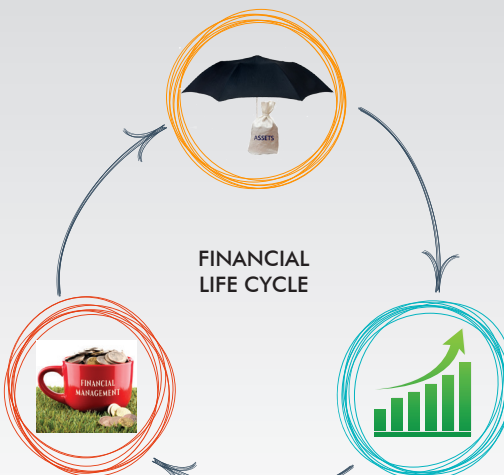
The first priority is protecting what you have, including your standard of living, through insurance protection programs for individual, family and business needs.

Increasing Net Worth

You'll want to expand your financial resources through diversified investment programs depending on your financial objectives.

Managing Accumulations

The timely, effective management of accumulations, including tax preparation, transfers of assets and estate conservation, is vitally important to the continuous goal of achieving lifetime financial strength.



Whether you are preparing for the future or are close to retirement - WE ARE HERE TO HELP!

Realize Your Financial Goals

Thinking about retirement planning can be overwhelming but it really doesn't have to be! Let us help you navigate through your options so we can develop and implement a strategy to meet your current and future financial needs.

DISCOVERY

We'll start with an open discussion about your current financial situation and your future goals. We want to know you on a personal level to learn about your family, work history and any special circumstances that may affect your financial goals so we can find the right fit for you both now and looking ahead.

ANALYZE AND RECOMMEND

Next, we'll provide you with a comprehensive analysis of your current financial situation in order to evaluate your options and share a financial plan that provides you with a road map to meet your personal and financial goals.

REVIEW AND IMPLEMENT

With your personalized plan prepared, it is time to review our recommendation. We will discuss your one-of-a-kind plan taking as much time as needed to answer all of your questions. Adjustments can be made, if needed, so you feel 100% confident in the implementation of your financial plan.

ANNUAL CHECK-UP

Annually, we perform a comprehensive review that includes looking at any changes in the economy, your life, health, income, etc. so we can make adjustments, if needed, to better fit your road to financial freedom.

*Securities sold, advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor. CBSI is under contract with the financial institution to make securities available to members.

Not NCUA/NCUSIF/FDIC insured, May Lose Value, No Financial Institution Guarantee. Not a deposit of any financial institution.

FR-1659212.1-1216-0119