

CDC FCU Investment & Retirement Services



Because we care about your financial future.



Ken Pylant
Investment Services Advisor

CDC FCU Investment & Retirement Services

- The CUNA Mutual Groups is the leading provider of financial services to credit unions and their members worldwide, offering lending, protection, financial, employee, and member solutions through strategic member partnerships, technological innovations, and multiple service channels. The mutual insurers of the CUNA Mutual Group are owned by their customers, and operate to serve their best interests.

Products Offered

- Mutual Funds
- Comprehensive Asset Management Accounts
- Variable and Fixed Annuities
- Individual Stocks and Bonds
- College, Business, Tax and Retirement Planning*
- Insurance

*Representative is not a tax advisor. For information regarding your specific tax situation, please consult a tax professional.

Roth and Traditional IRA's

- Roth IRA
 - Tax-free growth potential. You will not pay taxes on withdrawals.
 - No age restrictions. Must have earned income.
 - May not be eligible if income is over \$116,000 for 2008 if single and \$169,000 for 2008 if married and filing jointly.
 - Earned income needs to be equal to or greater than your annual contributions.
 - To open an account, you will need to make an initial deposit of \$1,000 into this account.
 - Maximum Contributions: \$5,000 (\$6,000 if you are 50 or older in 2008)

Roth and Traditional IRA's

- Traditional IRA
 - Tax-deferred growth potential. Generally pay taxes when you withdraw money.
 - Contribution may be tax-deductible if you or your spouse does not participate in an employer-sponsored plan.
 - Must be under 70 ½ and have earned income.
 - No restrictions on income earned per year.
 - Earned income equal to or greater than your annual contributions.
 - To open an account, you will need to make an initial deposit of \$1,000 into this account.
 - Maximum Contributions: \$5,000 (\$6,000 if you are 50 or older in 2008).

Mutual Funds

- A mutual fund is a professional managed firm of collective investments that collects money from many investors and puts it in stocks, bonds, short-term money market instruments, and/or other securities.
- Types of Mutual Funds: AIM Investments, American Funds, Franklin Templeton, MEMBERS® Mutual Funds, Oppenheimer Funds, Putnam Investments

Managed Accounts

- MEMBERS® Managed Account Program, featuring a complete range of fully diversified and actively managed investment strategies
- Lockwood Capital Management

*Additional managed account programs are available.

Annuities

- Variable Annuities
 - CUNA Mutual Insurance Society
 - Nationwide Life
 - Sun Life
 - The Hartford
- Fixed Annuities
 - CUNA Mutual Insurance Society
 - Lincoln Benefit Life
 - Nationwide Life
 - Sun Life
 - The Hartford

Insurance

- Life Insurance
 - Variable Universal Life
 - Term Life
 - Whole Life
 - Universal Life
 - Joint and Survivor Life
- Long-Term Care Insurance
 - CUNA Mutual Insurance Society
 - John Hancock
 - Lincoln Financial
 - Prudential

Services Offered

- Retirement Services
 - Planning Assistance
 - Retirement Plan Rollovers
 - Business Retirement Accounts such as 401(k) plans, Simplified Employee Pension's (SEPs), Tax-Sheltered Annuities (TSAs) and 403(b) plans, Savings Incentive Match Plan for Employees (SIMPLEs), Non-qualified deferred compensation plans, Non-qualified accumulation plans

Financial Management

- Setting Goals
- Creating a savings and investment plan
- Protecting your financial security
- Building your net worth
- Managing wealth
- Creating an income from your assets

Education Planning and Funding

- Planning Assistance
- Education Savings Accounts
 - 529 Savings Plans
 - Coverdell Education Savings Accounts
 - Roth IRAs

Wealth Management

- Financial plans that provide comprehensive analysis and planning for financial goals, retirement and estate transfer
- Personal Trust Services*
 - Trusts created under wills
 - Living trusts
 - Retirement plan trusts

*Currently not available in all credit unions.

Wealth Management

- Legacy Planning
 - Executor services
 - Estate settlement
 - Charitable giving strategies
- Executive Services
 - Employee stock options
 - Restricted/controlled stock sales
 - Loans

CUNA Brokerage Services, Inc.

- Some policies are brokered. For complete information on mutual funds, variable annuities, variable life or unit investment trusts, including fees and charges, obtain a prospectus from CUNA Brokerage Services, Inc. Read it carefully before you invest or send money.
- Representatives are registered, securities are sold, and investment advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor, 2000 Heritage Way, Waverly, Iowa 50677, toll-free (866) 512-6109. **Non-deposit investment and insurance products are not federally insured, involve investment risk, may lose value and are not obligations of or guaranteed by the financial institution.** CBSI is under contract with the financial institution, through the financial services program, to make securities available to members.

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Contact:

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**MAKE YOUR MONEY
GROW!**

FREE CONSULTATION

Thank You!



Because we care about your financial future.

www.CDCCreditUnion.org

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