

Financial Issues

SUMMER 2018

CEFCU® Investment Services and Wealth Management

What Does Your Investment Advisor Bring to the Table?

Investing, estate planning & trusts require careful planning & ongoing dialogue.



In 2017, there were 252 bank acquisitions in the U.S. Many acquisitions involved small, community banks merging with regional and national banks. This trend is expected to continue in 2018. So, it's likely you — or someone you know — has been affected by a merger.

How well does your financial advisor know you?

In light of banks changing hands, consider your investment portfolio and ask: what does your financial advisor bring to the table? How well do you know your advisor? How well does your advisor know you? Attributes, such as, trust, attentiveness, objectivity, affordability, and sensitivity to your risk tolerance and market volatility are important.

Investing for retirement and college... estate planning... and trust services also require careful planning and ongoing dialogue. Thus, building your assets is a process, not a product. Working with someone you *trust* is key.

It's never too late to start or re-visit your investments

No matter where you're at in life and no matter how much money you have to work with, it's never too late to start or re-visit your investment plans. With the CEFCU® Wealth Management and Investment

Services teams, you'll receive sound, unbiased advice from people you know at a financial institution you trust. You'll have direct access to your own advisor, and there's NO minimum annual fee for managed accounts (contrary to other financial institutions).

Best of all, your financial planning team follows the same standards that guide CEFCU — always looking out for your best interests. CEFCU has been serving people just like you for over 80 years!

Schedule a no-obligation appointment

Contact CEFCU Investment Services for investments, college savings, and retirement planning. Call 309.633.2571 or 1.800.356.7865, ext. 32571.

Contact CEFCU Wealth Management for investments, estate and financial planning, and trusts. Call 309.633.3836 or 1.800.633.7077, ext. 33836.

You can also go to cefcu.com/invest to schedule an appointment and meet your Investment Services and Wealth Management teams!

CEFCU®
Investment Services &
Wealth Management

The Retirement Mind Game

Your outlook may influence your financial outcome.

A new field of study has emerged on the psychology of saving, spending, and investing: behavioral finance. It looks at how current spending and saving habits and long-term goals can impact a retirement.

Retirement: age matters

Retiring earlier could leave you with more free time, *but* less funds to draw upon. On the other hand, if you change your outlook to associate working longer with retiring more comfortably, you may leave with a bigger retirement nest egg.

While you can begin collecting Social Security at age 62, waiting to receive that benefit can result in delayed gratification. Your standard Social Security benefit is based on the age the Social Security Administration classifies as your full retirement age (FRA).

The chart below shows significant differences by drawing Social Security benefits between the ages of 62–70.

Take a step back

For some insight on what your retirement might be like, think about people you know who are currently retired. From a financial standpoint, are they living comfortably or, is it a struggle? Have they been able to handle expected *and* unexpected expenses?

Explore all the retirement strategies available to you

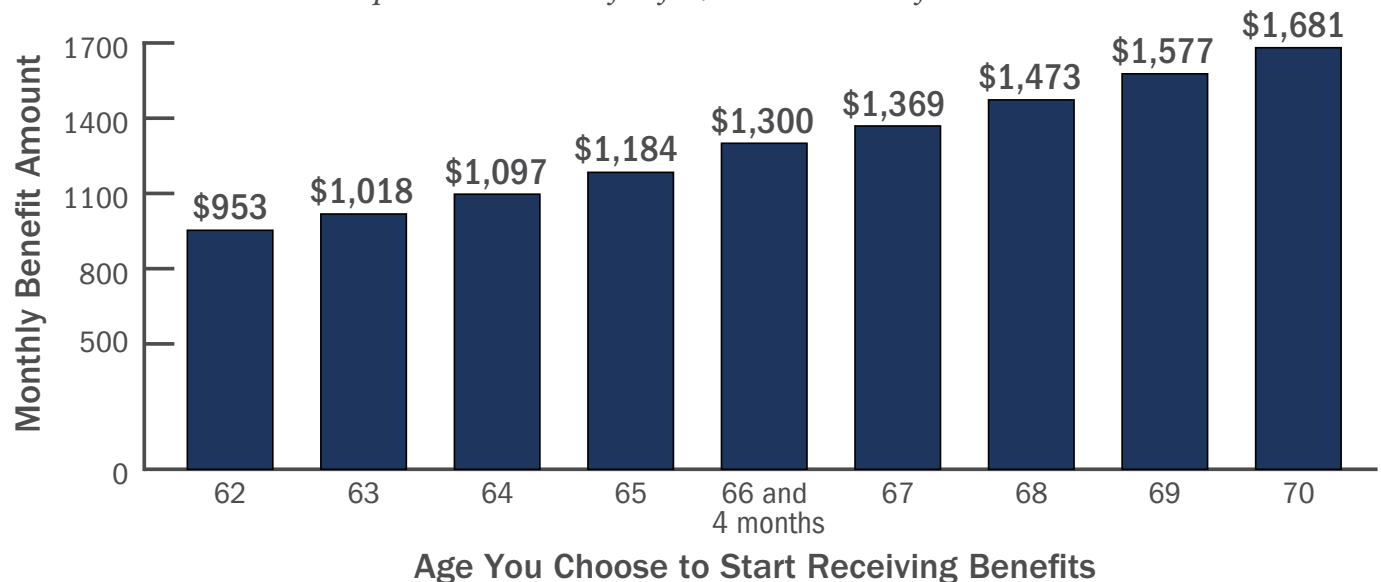
No matter what your age, consider talking with a Representative from CEFCU Investment Services about your retirement goals, including identifying a target age for taking Social Security. Representatives can meet with you at most Member Centers or by phone. To schedule a no-obligation consultation, call 309.633.2571 or 1.800.356.7865, ext. 32571 today, or go to cefcu.com/invest.

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Monthly Benefit Amounts Differ Based on the Age You Decide to Start Receiving Benefits

This example assumes a benefit of \$1,300 at an FRA of 66 and 4 months



Source: Social Security Administration: When to Start Receiving Retirement Benefits (2018)

Do Not Let Drops Scare You Out of the Market

Stocks may be volatile, but corrections are inevitable.

The stock market had some unprecedented market fluctuations in the first quarter of 2018. The year started strong with optimism driven by tax reforms and global economic growth. But, the markets reversed in February and March due to trade tensions and inflationary concerns.

Some investors forget the frequency with which corrections normally occur. A stock market correction occurs when the market falls 10% from its 52-week high. According to the Motley Fool, the stock market, on average, has a correction every 357 days (or about once a year).¹

Corrections are an inevitable part of owning stock. Just as the U.S. economy naturally experiences peaks and valleys, so does the stock market. Corrections also bring some rationality back into the market for stock prices, which can be good for Wall Street's collective health.²

Stock market investments — we can help

Whether you're a long-term investor or new to the stock market, a correction is often a great time to add high-quality stocks to your portfolio at attractive prices or evaluate the diversity of your portfolio. If you'd like to discuss your stocks or other investments, contact Kevin Barbier, Trust and Investment Management Officer and CERTIFIED FINANCIAL PLANNER™ professional.

Kevin is part of the CEFCU Wealth Management team and can provide sound, unbiased investment planning and management that follows the same standards that guide your Credit Union — looking out for your best interests. To schedule an appointment, please call 309.633.3836 or 1.800.633.7077, ext. 33836.

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Citations.

1 – fool.com/knowledge-center/6-things-you-should-know-about-a-stock-market-corr [2/28/18]

2 – money.cnn.com/2018/02/28/investing/stock-market-february-dow-jones/index [2/02/18]



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- ◆ Personal lines of credit
- ◆ Jumbo or specialized mortgages
- ◆ Construction financing
- ◆ And, much more!

Brad Schupp, CEFCU's Private Member Group manager, has over 25 years of experience serving members with diverse financial needs. Contact Brad at 309.633.7489 or 1.800.356.7865, ext. 37489 or at bschupp@cefcu.com.



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