

Investment Planning

Focus on what's
important to you



TRAVIS FINANCIAL SERVICES



*Based on total revenues, as reported in Financial Planning magazine, June 1996-2012.

Products

- Simple IRAs and rollovers
- 401(k)s and rollovers
- Mutual funds
- Fixed and variable annuities
- Stocks and bonds
- Real estate investment trusts (REITs)
- Individual retirement accounts (IRAs)
- Regular, Roth or educational IRAs
- Simplified employee pensions (SEPs) and rollovers
- Life insurance
- Long-term care insurance
- Unit investment trusts
- Specialized money management programs

Planning for the future today

Travis Financial Services (TFS) offers access to investment and insurance products through LPL Financial, America's number one independent broker/dealer.* LPL Financial supports people like you in branch offices nationwide. Our experienced financial consultants are available to help with your investment needs at all Travis Credit Union branches. Our aim is to assist you with identifying, prioritizing and strategically pursuing your ultimate investment goals.

Services

Retirement Planning

Retirement planning projects how much money will be needed to fund your retirement. One of our financial consultants can help you design an investment strategy to work toward meeting your changing goals.

Rollover Counseling

A rollover refers to the movement of funds from one trustee to another, such as a transfer from your firm's retirement plan to an individual retirement account (IRA). Our financial consultants can help explain your options.

Lump Sum Distributions

We help you evaluate short- and long-term investment options for managing inheritance distributions, legal settlements and other significant lump sums.

Education Fund Planning

Time is your greatest ally when planning for a child's education. The sooner you begin, the more time you'll have to potentially grow investments for upcoming educational expenses.

Frequently Asked Questions

Is a fee involved?

Consultations are free; however, there may be a fee associated with some services and products.

I am young and healthy. Why do I need to plan for retirement now?

Starting a retirement plan while you're young and healthy gives your investments more time to potentially grow to support a comfortable retirement.

Isn't investing risky?

There are different levels of investment that can be tailored to meet your investment risk tolerance.

Do I need large amounts of money to start an investment plan?

You'd be surprised to find out how little money it takes to start accomplishing some of your more significant financial goals. One of our financial consultants can help you determine just how much you need.

I already have an investment representative and an investment program. Why do I need a financial consultant through the credit union?

Members often appreciate having more than one source for financial information. You may find that you prefer managing your savings and investments at the credit union.

Am I too old to invest?

Actually, many people outlive their resources. Retirees need growth from investments too. Talk with one of our financial consultants about how to work toward meeting your current and future financial needs.

Check out your broker with
BrokerCheck by FINRA.
<http://brokercheck.finra.org/>



Call (707) 469-1821 to schedule a free consultation or follow-up appointment



Visit www.traviscu.org/investments/ or send us an e-mail at tfs@traviscu.org



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Not NCUA Insured	Not Credit Union Guaranteed	May Lose Value
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Everyone who lives, works, worships or attends school in Alameda, Colusa, Contra Costa, Merced, Napa, Placer, Sacramento, San Joaquin, Sonoma, Solano, Stanislaus or Yolo County is eligible to join. Certain membership eligibility requirements may apply.

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