



Consumer Sense

Information from SACU and CFS* to help keep your financial life in balance

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Take Action!

With the New Year right around the corner, you may be thinking about making some changes and getting your finances in order. As you plan for your financial future you might experience some fear of the unknown, which can leave you feeling overwhelmed. Take it one step at a time by breaking the planning process into smaller steps and achievable goals. By doing this you may find that it's not so unmanageable. The changes you make today could result in a more enjoyable lifestyle in the future.

Talk to a Financial Professional

One way to help decrease uncertainty is to seek out the assistance of a financial professional at your credit union. With all the investment and savings options available today, making the right choice for your financial goals might seem like a daunting task. As you review where you

stand financially, it may be helpful to consult with a knowledgeable investment professional who can advise you and help you make informed decisions.

Time Management

We schedule time for oil changes and dentist appointments, so why not set aside time to review your wealth management? Dedicating some time to financial wellness allows you to manage things like tracking your financial goals, insurance needs and beneficiary designations on retirement accounts.

Start Saving Now

When it comes to growing assets, time is on your side. The sooner you begin working toward your goals, the better your chances of reaching them. Whether it's an investment or savings account, make sure you put your money to work for you by reviewing your options with an advisor who can help ensure you get the best return.

How Much to Invest

Part of developing your investment strategy is determining how much money to set aside or contribute. It may not seem like a lot, but even small regular investments can add up.

If you have a lump sum amount, it may be wise to not make a single investment at once but instead utilize dollar-cost averaging.** This method involves buying the same dollar amount of an investment on a regular basis. This cuts your risk of buying your entire position just at the moment a stock peaks.

Diversification & Asset Allocation

The strategies of diversification and asset allocation aim to help increase return while decreasing risk. Many financial professionals recommend investing in a broad range of asset classes including stocks, bonds, real estate and cash. A regular review of your investment portfolio holdings is not only prudent, but can help keep you on track to attain important financial goals.

** A systematic investment plan (dollar cost averaging) does not assure a profit and does not protect against loss in declining markets. Such a plan involves continuous investment, so investor should consider financial ability to continue purchases through periods of low price levels.

Schedule your complimentary appointment with a CFS investment representative at SACU by calling toll free 800-234-7228, extension 1442 today to review your options.

Have you read?

The Elements of Investing Easy Lessons for Every Investor by Burton G. Malkiel and Charles D. Ellis

Please visit this source for more information:

<http://www.aarp.org/work/retirement-planning/>

Your Dream Is Our Mission...

At SACU, our CFS* investment representatives are committed to providing products and services that help you and your family build your personal financial wealth and financial well-being. Interested in Learning More? Call 800-234-7228 ext. 1442 or ext. 1071.

*Non-deposit investment products and services are offered through CUSO Financial Services, L.P. ("CFS"), a registered broker-dealer (Member FINRA/SIPC) and SEC Registered Investment Advisor. Products offered through CFS: **are not NCUA/NCUSIF or otherwise federally insured, are not guarantees or obligations of the credit union, and may involve investment risk including possible loss of principal.** Investment Representatives are registered through CFS. The Credit Union has contracted with CFS to make non-deposit investment products and services available to credit union members. CFS and its Registered Representatives do not provide tax advice. For such advice, please consult a qualified tax advisor.