



YOUR PARTNER FOR FINANCIAL WELLNESS

THANK YOU FOR INVITING US TO SPEAK

The following presentation has been developed by State Employees' Credit Union (SECU) to be given by an SECU representative on behalf of SECU and is for general information purposes only. The presentation does not constitute legal interpretation, guidance, or advice of SECU and should not be relied upon as such. Any opinions or views stated by the presenter are the presenter's own and may not represent SECU's views.

This presentation, and any other accompanying resources from SECU are being used in support of a live discussion. As such, they do not necessarily express the entirety of that discussion nor the relative emphasis of topics therein, and the content may not be compliant after the date of today's presentation. Recording or reproduction of this presentation is prohibited.

FINANCIAL ADVISORY SERVICES



Insurance Services



Investment Services



Retirement Planning



Tax Preparation Services



Education Planning



Financial Empowerment



Estate Planning



Trust Services

*Some services may be limited to NC residents only

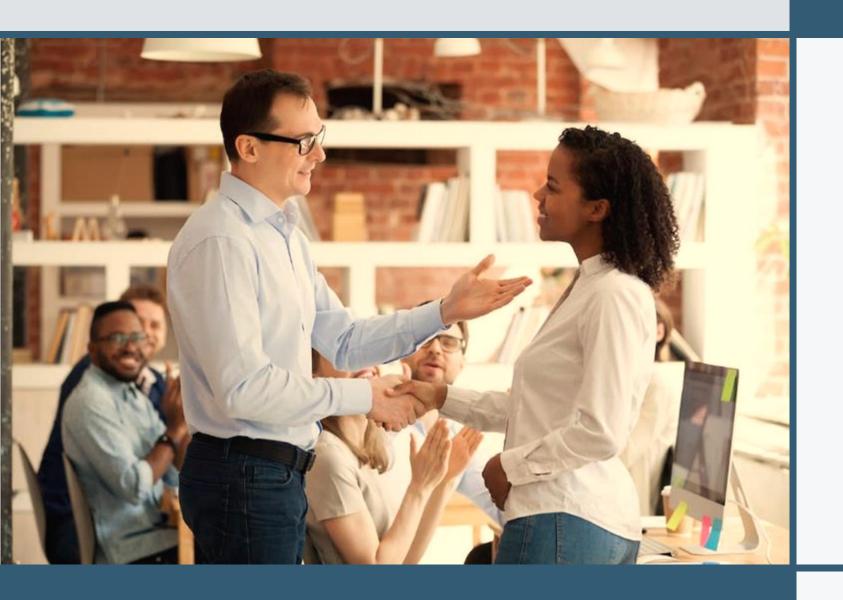


SECU Can Help You Financially Prepare for Every Life Stage

- Off to College or Beginning a Career
- Starting or Extending a Family
- Entering Retirement







OFF TO
COLLEGE
OR
BEGINNING
A CAREER

OFF TO COLLEGE OR BEGINNING A CAREER



Tax Preparation Services

Impact on college student or new worker

Impact on parents or guardians



IRA and Investment Services

Financial Counseling

Saving for future goals



Trust Services

Basic estate planning documents

Durable Power of Attorney

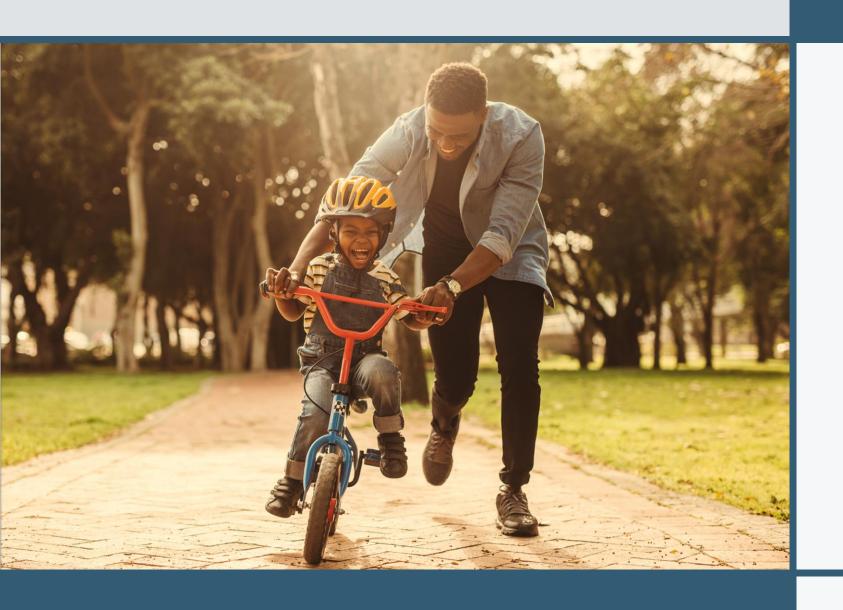
Health Care Power of Attorney and Advanced Directives Will



Insurance Services

Auto and Homeowners Insurance

Health and Life Insurance



STARTING OR EXTENDING A FAMILY

STARTING OR EXTENDING A FAMILY



Tax Preparation
Services

Tax benefits

Tax withholding considerations



IRA and Investment Services

Education Planning

Spending Plan



Trust Services

Updates to Estate Planning documents

Guardianship considerations for minor children



Insurance Services

Auto and Homeowners Insurance

Health and Life Insurance



ENTERING RETIREMENT

ENTERING RETIREMENT



IRA and Investment Services

Social Security
Strategies

Asset drawdown



Tax Preparation Services

Retirement Income Tax Planning

Tax withholding considerations



Trust Services

Updates to Estate Planning documents

Review Beneficiary Designations



Insurance Services

Annuities

Health Insurance and Medicare

THE SECU DIFFERENCE

SECU has local, licensed representatives (Trust, Investments, Insurance and Tax) who are full-time employees and receive no commission for the advice offered to members.



DISCLOSURES

Investment advisory services offered through Credit Union Investment Services. Securities offered through SECU Brokerage Services. Member FINRA, SIPC. Trust Services offered through Members Trust Company; a federal thrift regulated by the Office of the Comptroller of the Currency. Securities, Trust and Insurance products are not Credit Union deposits, are not obligations of or guaranteed by the Credit Union or Members Trust Company and are not insured by the NCUA or any federal government agency. Securities and Trust products involve investment risks, including possible loss of principal invested. Insurance rate quotes are subject to change upon completion of the underwriting process. Investment, Trust and Insurance representatives are also Credit Union employees, who may accept deposits.

Investment and Insurance Representatives are licensed in North Carolina only.

Attorneys participating in the Estate Planning Essentials Program are not employees or agents of the Credit Union (SECU, LGFCU or NCPAFCU), Members Trust Company or any affiliated entity. SECU Trust Representatives are not employees or agents of the participating attorneys. The Credit Union and Members Trust Company are not providing legal services and are not responsible for the services provided by these independent professionals. The Estate Planning Essentials Program is an optional program for members. Credit Union members have the option to use an attorney participating in the program or select their own attorney.









We Can Help!

Education Planning • Insurance Investments • Financial Empowerment Retirement Planning • Tax Preparation Trust Services and Estate Planning



- Over 270 branches across the state
- www.ncsecu.org
- Mobile App
- 24/7 Member Services: 1.888.732.8562
- Follow Us:







