Build a Better Financial Future

If you recall a memorable time in your life, chances are there was a coach, mentor, or teacher that helped guide the way… pointing out details you might have overlooked and supporting you to stay the course.

Life's journey includes financial mentors, too. Like people you trust in other areas of your life, it's important to have someone help guide decisions affecting your money and the people and things you care about.

Wealth Management Redefined

Simply put, "wealth" includes your assets, and we all have them. Assets include savings, investments, and pension plans. But, assets also include other possessions, like a house, business, car, life insurance policy, and other valuable personal items (such as artwork, jewelry, antiques, etc.) — even digital assets like social media profiles.

You've worked hard for your assets. You want them to grow and be protected so you can enjoy them now... and preserve them as a legacy to share what you've earned and what you've learned with the special people and places in your life.

Members Trust Company

Let your CEFCU Wealth Management team and the experts at **Members Trust Company** help you secure your financial future. Founded in 1987, **Members Trust Company** is the first national trust and investment firm owned by and for credit unions nationwide. We provide financial stewardship, trust and estate services, investment management, and planning solutions for our valued clients.

Our joint mission? To help you achieve your financial aspirations and ensure your financial legacy.

CEFCU® Wealth Management

Members Trust Company

Looking Out for You and Your Best Interest

Kevin Barbier is CEFCU's® Trust and Investment Management Officer and a CERTIFIED FINANCIAL PLANNER™. He provides sound, unbiased investment options that follow the same standards that guide your Credit Union — looking out for you and your best interest.

Develop a Goal-Based & Values-Rooted Plan

Kevin and the Wealth Management team will help you develop a plan that's goal-based and values-rooted. You'll discuss things like, how you can make your retirement money last, when you should draw on an IRA or Social Security, and other important decisions. You'll also have direct access to your own personal investment manager.

Build Your Assets Through a Process

Careful, collaborative planning is also about building your assets through a process — not a product. You'll discuss options, including:

- Investment management
- Estate planning *(including estate settlement)*
- Retirement planning
- Corporate and/or successor trustees
- Asset protection trusts

No matter where you're at in life, a member of CEFCU's Wealth Management team can help. **Call 309.633.3836 or 1.800.633.7077, ext. 33836 or email WealthManagement@cefcu.com.**