

# Wealth News

1<sup>st</sup> Quarter 2012

Information from Bellco Credit Union and CFS\* to help keep your financial life in balance

## Consumer Sense

### **Economic Future**

Like most people, you may be hesitant to make investment decisions because of the uncertainty of where the economy is headed. According to a recent report by the Federal Reserve, "the economy has been expanding moderately, notwithstanding some apparent slowing in global growth." If their findings don't do much to calm your fears, you are not alone.

During these volatile times, investors should re-evaluate, and then stick to their financial plan, putting fears aside as to not cloud their thinking. It is important to consider these basic strategies that can put you back on the path to achieving your retirement goals.

### **Financial Professional**

One way to help decrease fear is to seek out the assistance of a financial professional at your credit union. With all the investment and savings options

available today, staying on track to reach your financial goals might seem like a daunting task. As you prepare to review where you stand financially, it may be helpful to consult with an investment professional who can aid in making those informed decisions.

### **Time Management**

We schedule time for oil changes and dentist appointments, so why not set aside time to review your portfolio? This is a great opportunity to measure the progress toward your financial goals, review insurance needs and verify 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 and more realistic chance you'll have of reaching them.

### **How much to Invest**

Your investment strategy depends partly on how much money you want to put to work. 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.\*

### **Get Help From Our Financial Professionals**

Our financial professionals can help you determine the financial path to follow in pursuit of your short-term and long-term financial goals. He or she will work with you to identify investment goals and develop a plan based on your individual needs. To schedule an appointment with one of our investment representatives, ask a branch staff member or go to our credit union website.

Sources: <http://www.federalreserve.gov/>

\* 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 investors should consider financial ability to continue purchases

## Have You Read...

*The Smartest Retirement Book You'll Ever Read* by Daniel R. Solin. Follow the advice in this guide and you will find simple strategies to maximize your retirement nest egg and steer clear of scams that rob you of your hard-earned savings.

### **Interested in Learning More?**

We specialize in helping people maintain a healthy financial balance and discover smart money strategies.

Call us to set an appointment to review your investment objectives, and to discuss any questions you might have. We look forward to speaking with you!

**Investment Center at Bellco Credit Union**  
**303-728-3443**

Do you have a topic you'd like to see covered in future Wealth News newsletters? Email your questions and comments to us at: [cfsinvsrefs@bellco.org](mailto:cfsinvsrefs@bellco.org)

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