



Consumer Sense

Brought to you by the office of Randy Stone and CUSO Financial Services, L.P. (CFS*)

In This Issue:

Get Your Investments Ready for 2016

- Have My Priorities Changed?
- Am I Reaching My Goals?
- Do I Need to Make Changes?
- Diversification & Asset Allocation
- Who Can Help Me?

Get Your Investments Ready for 2016

The end of the year is the perfect time for investors to review their portfolios and make vital decisions about their investing strategies.

To review your results at the end of 2015 and to shed light to your saving and investing priorities for 2016, ask yourself the following questions.

Have My Priorities Changed?

Your investing strategy is built around long-term goals. But priorities can change with major life events such as births, marriage, divorce, or a new job. If you've experienced a major life change in the past 12 months, consider the impact on your financial priorities.

Am I Reaching My Goals?

Once you've reviewed your goals and priorities, look into whether your

Have you read...

The Four Pillars of Investing: Lessons for Building a Winning Portfolio by *William Bernstein*

Please visit this source for more information:

<http://www.cnbc.com/year-end-planning/>

<http://www.theslottreport.com/2013/11/what-does-your-will-mean-to-your-estate.html>

portfolio's returns are keeping you on track to meet those goals.

Do I Need to Make Changes?

Changes to your investing strategy will depend on your priorities and goals. But even if your priorities haven't changed and you're making good progress toward your goals, it's still important to review your asset allocation and investment strategy. For example, if you're now one year closer to retirement, depending on your age, it could be time to change to a more conservative allocation. Also market gains or losses may have caused big swings in the value of your holdings, causing your portfolio to fall out of line with your advised allocation. In this situation, you may need to rebalance your portfolio to bring your stocks, bonds, and cash holdings back in line with their target allocations. This annual review and rebalancing will help you start 2016 off right.

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.

Who Can Help Me?

With 2015 behind us, we should take this opportunity to look back at the past year and plan for a productive 2016. Take this time to speak to a financial professional and get your investments ready for 2016. You have many choices when searching for help in reaching your goals. In particular, the financial professionals here at your credit union will work closely with you to clarify your retirement goals, help you develop and implement a plan, and provide ongoing advice in pursuit of those goals.

Investment Services offered through CFS*

Interested in Learning More?

Contact Randy Stone at:

Randy Stone
Executive Financial Advisor
CUSO Financial Services, L.P.

Serving Bellco's Parker and Southwest Plaza branches
Parker: (303) 805-9833 Lakewood: (303) 805-9833
Arvada: (303) 805-9833 Sloan's Lake: (303) 805-9833
Email: CFS-RStone@bellco.org



*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. Bellco 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.

*Insurance products and services are offered through CUSO Financial Services, Inc. ("CFS"). 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, products may be purchased from a producer of your choice; and your choice of insurance