

Wealth News

2nd Quarter 2017

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

Consumer Sense

Learn how to Receive a \$50 Cash Incentive

- **Roll Over a 401(k)**
- **Transfer an Existing IRA**
- **Contribute to an IRA**
- **Who Can Help Me?**

It's Time To Let Us Answer Your IRA Questions

It's never too soon or too late to start saving for retirement. And for a limited time, receive a \$50 cash incentive† when you rollover your retirement accounts!

The CFS* Investment Advisors serving Bellco Credit Union are ready to meet with you and discuss all your investment needs, including questions regarding your Individual Retirement Account (IRA) roll over**, transfer, or contribution needs.

Roll over a 401(k)

Perhaps you've changed jobs or are considering a move such as retirement. Rolling over an IRA is

one of several options to consider for your former workplace retirement plan, such as a 401(k). Let us give you some sound advice.

Transfer an existing IRA

Consolidate assets by transferring an investment account from another financial institution and simplify your life. We can help.

Contribute to an IRA

Don't let the 2016 contribution period go by without making a contribution to your Individual Retirement Account (IRA). You'll thank yourself later. You have until the tax return due date (not including extensions) to contribute up to \$5,500 to an IRA for 2016 (\$6,500 if you were age 50 by December 31, 2016). The deadline for your 2016 IRA contributions is April 17, 2017 and we can help.

Schedule your complimentary consultation with one of our dedicated CFS* Investment Advisors today!

Who Can Help Me?

As there often seems to be an insurmountable number of variables in navigating your retirement picture, the aid of an experienced financial professional can be an invaluable resource. Please visit your credit union branch today so that we may assist you in answering many of these difficult questions.

†\$50 cash incentive will be provided to all Credit Union members who roll over their IRA, 401(k), or 403(b) with CFS. Limit of two \$50 cash incentives per member, for a maximum annual total of \$100. Offer valid through May 31, 2017. Credit Union members must schedule an appointment with CFS by May 31, 2017 to receive this offer. Must be 18 or older to participate, CFS reserves the right to provide a rain check or a substitute of equal or greater value. Funds will be deposited into member's checking, savings, or membership account within 60 days after the promo period ends.

Please visit these sources for more information:

<http://money.usnews.com/money/blogs/on-retirement/2012/12/07/3-ways-to-successfully-transition-into-retirement>

<http://www.holidaytouch.com/Retirement-101/transition-tips-seniors>

Have You Read...

"The Six Secrets to a Happy Retirement: How to Master the Transition of a Lifetime," by Mark Singer, Erwin Allado, Kate Allado & Kurt Czarnowski.

Interested in Learning More? Contact

Dan Cass at:

Dan Cass,
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Serving Bellco's DTC, Littleton and Lone Tree Branches:

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*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.

**Before deciding whether to retain assets in an employer sponsored plan or roll over to an IRA an investor should consider various factors including, but not limited to: investment options, fees and expenses, services, withdrawal penalties, protection from creditors and legal judgments, required minimum distributions and possession of employer stock.