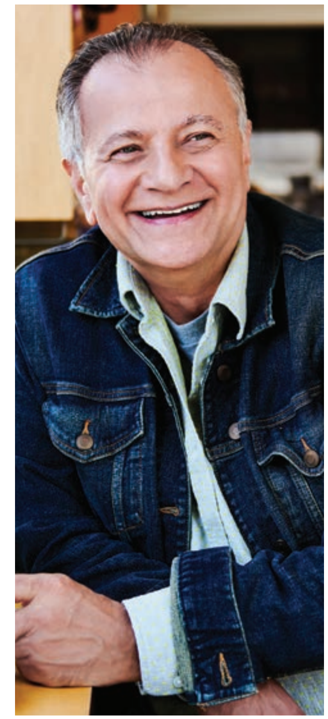



BECU INVESTMENT SERVICES

PURSUE YOUR DREAMS WITH OUR GUIDANCE





At BECU Investment Services, we focus on doing what's best for you. Our team provides one-on-one service to develop a personalized investment plan that matches your financial goals today and in the future.

Since our start in 1993, we remain committed to offering a full spectrum of financial services. Collectively, the financial advisors at BECU Investment Services have helped thousands of people manage advisory and brokerage assets through LPL Financial.

WHY CHOOSE BECU INVESTMENT SERVICES?

We provide full-service investment advice combined with access to financial planning resources through our relationship with LPL Financial. Get personalized, one-on-one guidance from experienced financial advisors who specialize in retirement and financial planning, investment strategies and more.

We're here for you. We take the time to get to know you and work to completely understand your goals so we can discover, plan, implement and manage a financial plan and investment strategy that works for you.

We offer access to a full range of Investment and Retirement products and accounts including:

- Mutual funds
- Fiduciary advisory accounts
- Stocks, bonds, ETFs
- 529 plans
- Roth and Traditional IRA
- Life insurance
- Long-term care
- Disability insurance
- Sustainable investing
- Business Retirement Plans
- Annuities
- Tax Managed/Tax Aware Investments

Click to learn more about **INVESTMENT** or **RETIREMENT** services.

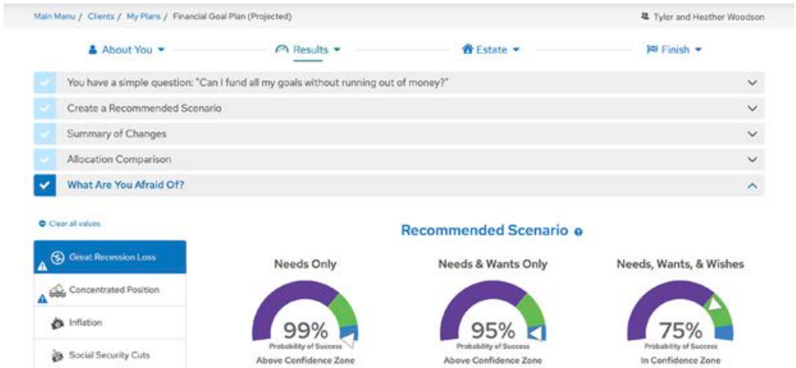
A PERSONALIZED PLAN TO FIT YOUR NEEDS

Financial advisors at BECU Investment Services have comprehensive experience in retirement planning, investment management and life planning solutions.

With our team, you have access to robust financial planning tools that help us dig deeper to ensure that your financial plan aligns with your goals.

We're ready to provide you with:

- Retirement planning
- Investment management
- Insurance planning
- Life planning options
- Education planning
- Social Security planning



WE TAILOR YOUR PLAN BASED ON WHERE YOU ARE IN LIFE

Your First Job

- Begin funding a retirement account like a 401(k) or IRA
- Establish emergency savings
- Establish credit

Getting Married

- Purchase your first home
- Purchase disability insurance
- Diversify your portfolio

Expanding Your Family

- Develop an education plan
- Purchase life insurance
- Establish a basic estate plan

New Job, Divorce or Remarry

- Consider 401(k) distribution planning
- Mortgage refinance or a new mortgage
- Update your will, trust, or power of attorney
- Review your estate plan

Retiring Parents, Parent Care

- Explore assisted living options
- Create a comprehensive estate plan
- Income planning

Children Leaving for College

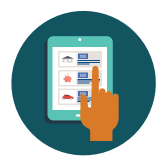
- Review a retirement plan
- Finance college education
- Diversify your portfolio

Early Retirement

- Use advanced planning techniques
- Establish a retirement income distribution strategy
- Know your expenses

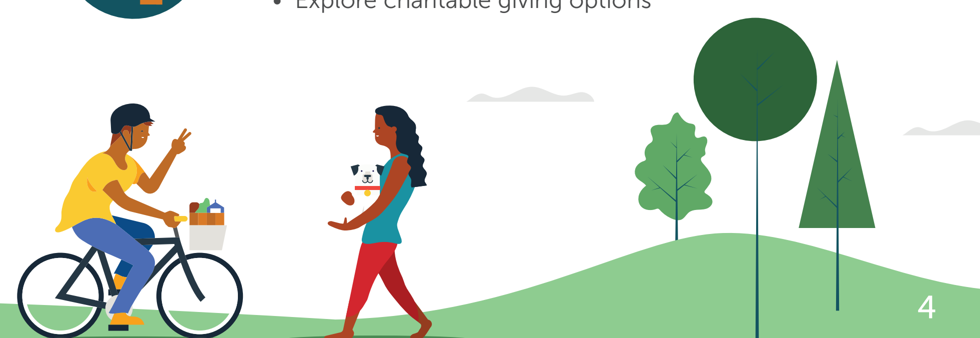
Retirement

- Required Minimum Distribution planning
- Social Security strategies
- Transition a IRA or 401(k)
- Prudent income planning
- Tax awareness



Legacy Planning

- Transfer of assets to beneficiaries
- Portfolio management
- Explore charitable giving options



5 STEPS TO BUILD YOUR FINANCIAL FRAMEWORK

1. **Discovery**

   We'll discuss your aspirations, risk, tax considerations, family concerns and philanthropic priorities.

2. **Planning**

   We'll recommend specific strategies we believe align with your long-term financial goals.

3. **Implementation**

   We put your personalized plan into action.

4. **Monitoring**

   We continually monitor your investments and strategies, looking for changes in performance, risk characteristics and investment style.

5. **Communication**

   We're committed to keeping you aware of our investment strategies, decisions and how important market and economic factors may impact your portfolio.

ACCESS YOUR ACCOUNT ANYWHERE

WITH ACCOUNT VIEW

You can access your investment account from a computer or mobile device with LPL's Account View. Create your own profile quickly and easily.

- Get secure, convenient, 24-hour online access.
- View your accounts, statements, tax documents and trade info.
- View current market data.

myaccountviewonline.com

BUILDING FOR TOMORROW WITH LPL FINANCIAL

BECU Investment Services is supported by the resources of LPL Financial, one of the nation's largest independent broker/dealers.**

LPL Financial has over $1 trillion in brokerage and advisory client assets, serviced or custodied. LPL services over 19,000 financial advisors nationwide.

Our sole focus is serving our clients and acting in your best interest to provide independent financial planning and investment advice, based on a thorough understanding of your unique circumstances and philosophy about wealth management. LPL Financial offers no proprietary products.

LPL Financial

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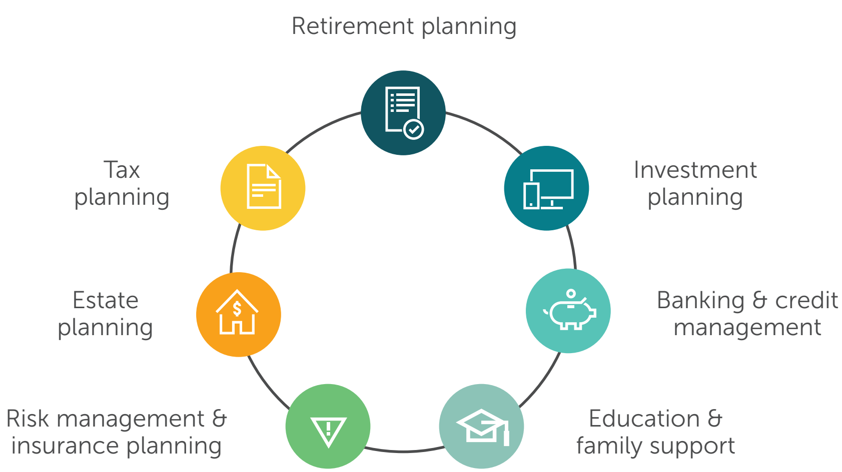
** As reported by Financial Planning Magazine, 1996-2023, based on total revenue.

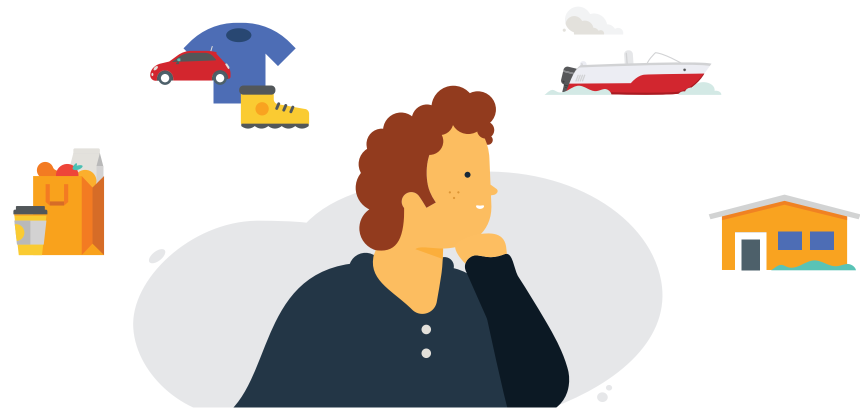
FINANCIAL PLANNING

A financial plan can help you evaluate your current financial situation and provide a roadmap to help lead you to your financial goals. Our team will work directly with you to form a personalized plan to help you take control of your financial future.

Whether you're saving for one goal, like retirement, or need a comprehensive financial plan, consider reviewing all of the financial aspects of your life.

COMMON FINANCIAL PLANNING TOPICS INCLUDE:





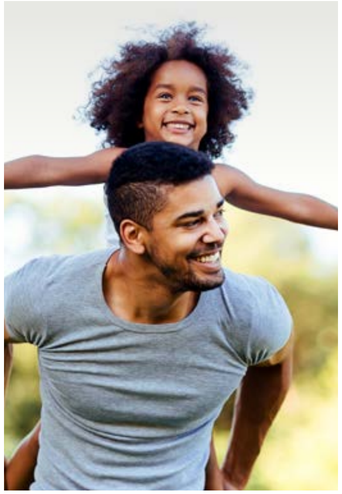
NEEDS, WANTS, WISHES AND MORE

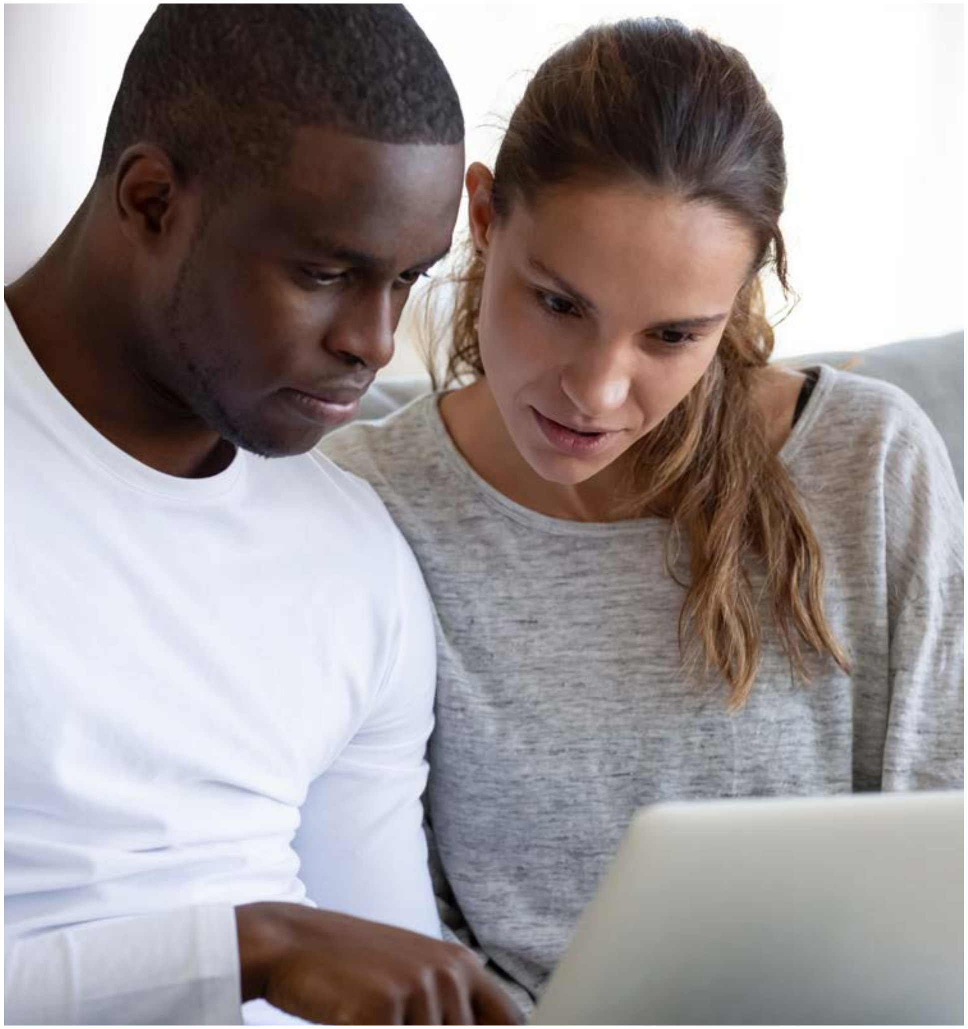
Understanding the importance and priority level of your needs, wants and wishes can help you determine what milestones you may need to reach to obtain your ultimate financial goals. These can come with a financial cost, so planning may help ensure you are on the right track. If you have a partner, it can be helpful to have this discussion together.

Needs are necessities that could include a mortgage or rent payment, food, utilities, health care, insurance, taxes and more.

Wants and wishes are unique to everyone's personal preference and in some cases may be interchangeable.

- Wants might include private school or college savings for your children, travel, home improvement projects, a new car, emergency fund and more.
- Wishes could include a new home, vacations, starting a business, buying a boat, and other major purchases.





PREPARE TO MEET WITH A FINANCIAL ADVISOR

Review the discussion questions below to help you prepare for your appointment with a financial advisor.

- Do you have a budget?
- Do you have an emergency fund?
- What are your monthly expenses?
- When do you plan to retire?
- What are some of your short-term and long-term financial goals?
- Where will you live when you retire and what type of lifestyle do you want?
- Is anyone else dependent on your income?
- What financial challenges are currently affecting you?
- Do you want to leave an inheritance for your family or loved ones?
- Do you have philanthropic priorities?
- How often do you plan to vacation or travel when you retire?

Call **206-439-5720** or contact us to talk with a financial advisor at BECU Investment Services today.

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