CAP COM Financial Services, LLC.

www.capcomfinancal.com

CAP COM Financial Services, LLC

A Registered Investment Advisory Firm.

About CAP COM Financial Services, LLC.

CAP COM Financial Services, LLC, a registered Investment Advisory Firm, was formed in 1989 as a wholly owned subsidiary of CAP COM Federal Credit Union.

Dedicated to providing unbiased financial advice. The single focus of our salaried professionals is to provide you with the financial education and advice that you need to make the right decisions with objectivity, professionalism and integrity. You can expect the same high level of service that CAP COM FCU members have enjoyed since 1953.

Financial Strength

CAP COM Financial Services broker/dealer is LPL Financial (LPL). LPL Financial is the number one independent broker/dealer in the U.S.,** with over $58 billion in advisory managed assets.

CAP COM Financial Services - Securities and annuities products offered through LPL Financial and its affiliates, Member FINRA/ SIPC, a Registered Investment Advisor. CAP COM Financial Services is a division of Capital Communications Federal Credit Union. CAP COM Financial Services and Capital Communications Federal Credit Union are not registered broker dealers and are not affiliated with LPL Financial. Financial planning, tax preparation and insurance services offered through CAP COM Financial Services, LLC, a Registered Investment Advisor.

**As reported in Financial Planning magazine, June 1996-2008, based on total revenues.

Not NCUA Insured	May Lose Value	No Credit Union Guarantee

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In today's volatile economy can you afford not to have unbiased financial advice?

Our advisors can offer you insight on:

Funding your retirement. Even if you've accumulated financial resources for what could be 15, 20, or 30 years of retirement, you'll need a plan to maximize and protect those assets so they last as long as possible.

Protecting your current and future estate. Without proper Financial and Estate planning, all of your hard work could be adversely affected by a sudden longterm illness, or the lack of a proper estate plan.

Developing a realistic investment plan. A plan should seek to achieve your desired level of return without assuming more risk (or more kinds of risk) than you can tolerate.

Paying for a quality education. The costs of a college education continue to rise. We can help you plan for those costs early in your child's life.

Planning and preparing your taxes. Some investment products and strategies may help you reduce your tax liability.

Designing a personal or family protection plan. Give yourself and your family peace of mind with life, disability and long-term care insurance.

We'll take you there

Planning for a secure retirement? Saving for a new home or your children's education? CAP COM Financial Services can help take you there. Our experienced team of professionals will provide you with unbiased financial advice to help you reach your goals.

Our professional representatives specialize in retirement and estate planning, tax planning and preparation and insurance. In today's economic environment it is more important than ever to get financial advice you can trust from people you know and who know you.

All Credit Union members are entitled to a complimentary consultation with a CAP COM Representative. Whether you are just starting to take steps toward reaching your financial goals or you need to make sure you're on the right path, the CAP COM Financial Services Team can help take you there.

Schedule your appointment today.
Call us at (518) 782-0209
or, visit capcomfinancial.com

Appointment

Date: _______________ Time: ___________________

Location: ______________________________________

Advisor: _______________________________________

What can our team of financial advisors do for you?

Offer unbiased advice that is prudent and timely

We seek to build long-term strategies that balance your financial objectives and constraints, your time horizon and your tolerance for risk. We then measure these factors against your long and short-term goals.

Simplify decisions

We can objectively pare down the choices of mutual funds, annuities, insurance options and individual securities – to those that fit your parameters. By identifying appropriate options, including ones that are difficult to discover on your own, we focus on your objectives and save you considerable time and effort.

Provide ongoing review

Once a strategy is implemented, we can help you stay on track with your investment objective and your overall progress toward meeting that goal.

Why choose CAP COM Financial Services?

- CAP COM Financial Services was created by CAP COM Federal Credit Union and is a wholly owned subsidiary of the Credit Union.
- Our team of Advisors and Client Service Associates are paid to provide you with the retirement, estate, insurance and tax planning advice and service you may need.
- CAP COM Financial Services, LLC works with LPL Financial, a major independent broker/dealer.
- Our advisors are not commission based.

The cornerstone of our business is unbiased, educational, need-based advice and unprecedented service.

Our services include:

Retirement Planning

- Design retirement portfolios
- Determine income needs
- Retirement plan distributions and income planning
- Determine income tax liability in retirement

Estate and Long-Term Care Planning

- Review estate and long-term care needs
- Coordinate retirement and estate plans
- Plan for the next generation

Investment Services

- Stocks, bonds and mutual funds, variable annuities
- Strategic Asset Management
- IRA and pension investments
- 529 College Savings Plans

Insurance Services

- Experienced insurance agents on staff
- Whole, Term and Universal Life
- Long-Term Care insurance
- Disability and Critical Care insurance
- Fixed Annuities

Business Services

- On-site Financial Planning workshops for CCFCU Business Partners that are customized to each company's benefits package.
- Benefit enrollment meetings
- Company Retirement Plans – 401(k), SEP, etc.

Tax Services

- Income tax preparation and advice
- IRS e-file for faster, more accurate returns
- Automatic deposit of refunds
- Completion of FAFSA Form.

Our Emerald Circle client group enjoys added benefits and discounts. Ask for more information.