



<b>Albuquerque</b>	<b>505-889-7755</b>	<b>Rio Rancho</b>	<b>505-889-7755</b>
<b>98<sup>th</sup> Street</b>	120 98th Street NW, Suite C - 2, 87121	<b>Enchanted Hills</b>	7840 Enchanted Hills, west of Hwy 528, 87144
<b>Cottonwood</b>	10090 Coors NW, northeast of 7 Bar Loop, 87114	<b>Unser</b>	2001 Unser Blvd., south of Westside, 87124
<b>Juan Tabo</b>	2801 Juan Tabo NE, south of Candelaria, 87112	<b>Santa Fe</b>	<b>505-467-6000</b>
<b>Kirtland (Restricted Access)</b>	H Street and Pennsylvania, Bldg 20392		1710 St. Michaels Drive, 87505
<b>Ladera</b>	3205 Coors NW, at Redlands, 87120	<b>Socorro</b>	<b>575-835-1522</b>
<b>Montgomery</b>	7517 Montgomery NE, west of Pennsylvania, 87109		108 N. California, 87801
<b>North Valley</b>	6125 Fourth Street NW, at Guadalupe, 87107	<b>Taos</b>	<b>575-776-2703</b>
<b>Paseo del Norte</b>	8321 Palomas NE, Paseo & Barstow, 87122		630 Paseo del Pueblo Sur, 87571
<b>South Valley</b>	3600 Coors SW, south of Rio Bravo, 87121	<b>Valencia</b>	<b>505-889-7755</b>
<b>University</b>	1801 Lomas NE, east of University Blvd., 87106		320 Main at Luna, Los Lunas, 87031
<b>UNM Campus</b>	Student Union Building, lower level		
<b>Uptown</b>	6501 Indian School NE, west of Louisiana, 87110		



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## Are You Unsure Of Your Financial Destiny?

- Will I have enough money to retire?
- What is it going to cost to send my children to college?
- How can I help save on taxes and keep more of what I work so hard for?
- How can I earn more on my investments without taking excessive risk?
- How do I organize my finances and begin to move toward my goals?

- Are my investments adequately diversified and performing to my expectations?
- Am I using my insurance dollars efficiently?

If you've asked yourself any of these questions, the CFS<sup>®</sup> Registered Representatives in **Investment Services** can help you with personalized investment options. There is no cost for your initial consultation.

Contact 872-5434 (800-347-2838 outside the Albuquerque area) for a no-cost, no-obligation consultation.

The Power of WE<sup>®</sup>

Big bank services, Small town attitude

Rewarding those we serve

Forging a new path in banking

Have confidence in us to give you straightforward and objective advice - in an authentic, dignified way.

At Nusenda Credit Union, we have a breadth and depth of products to satisfy all of your investment needs. And because we have no proprietary products, you will receive unbiased financial advice from a CFS\* Registered Representative, who is as conscientious, capable, and caring as you've come to expect as a member.

### Retirement

With millions of baby boomers preparing to retire, the pressures on the Social Security system are becoming greater than ever. The first step to help ensure that you have sufficient income to last your lifetime is to take control over your individual plan.

Employer 401(k) Plans, Traditional, Rollover, and Roth IRAs can help you reduce or postpone taxes and address your changing needs as you pursue your long-term financial goals and retirement.

### Life And Long-Term Care Insurance

Adequate coverage is a part of any responsible life plan. A CFS\* Representative can help you plan today for whatever tomorrow may bring.

### Estate Preservation

Passing your assets on to your heirs through your estate requires more than just a will, especially if your goal is to protect your assets from estate taxes. A CFS\* Registered Representative can help you get started in this process.

### Life Events

Major transitions in life, such as a divorce, loss of a job, or the death of a loved one, can be financially and emotionally traumatic. When you're ready to consider the financial impact of such changes, a CFS\* Registered Representative can help assure that your current needs are adequately covered and your long-term plans remain on track.

### College Savings

Parents today have more choices than ever for college savings. While this variety provides more flexibility, it also requires much more research to find the strategy that's appropriate for you. Let a Registered Representative explain the relative benefits of Coverdell Education Savings Accounts, 529 Plans, and Custodial Accounts.

### Market-linked Certificates

Many individuals are seeking financial solutions that provide an opportunity for performance above traditional fixed-income products, plus a guaranteed return of invested principal if held to maturity. Market-linked Certificates may be a solution for these investment requirements because they provide both security and the opportunity for attractive returns.

Market-linked Certificates are subject to investment risk and are not suitable for all people. No person should purchase the Certificates unless he or she understands and is able to bear the associated market, liquidity and yield risks. Loss of principal could result if the Market-linked Certificate is sold or redeemed prior to maturity.

\*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. Nusenda Credit Union has contracted with CFS to make non-deposit investment products and services available to credit union members.

For specific tax advice, please consult a qualified tax professional.

### The New Realities Of Retirement†

- You may not be able to depend on the stock market to build your savings, but you can help reduce your portfolio's volatility and help increase your portfolio's chances by diversifying your retirement savings among a broad range of asset classes.
- Now the challenge is how to take a lifetime of savings and convert it into a stream of income. Increasing life expectancies and rising health-care costs mean those dollars have to stretch even further.
- Help ensure a successful retirement by developing a plan. Gathering relevant financial information, setting life goals, and examining your current financial status may help you meet your financial goals. Once completed, your plan should be used to help make investment decisions that are in sync with your goals and personal risk tolerance.

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