

LIS Wealth News

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Provided by Los Angeles Federal Credit Union and CFS* to help keep your financial life in balance. www.LAFCU.org

TAKE ACTION!

With the New Year right around the corner now is a good time to dig out all the things you have left undone and begin to tackle them right now. One unchecked item on your list might be to prepare financially for your future. If the fear of the unknown in this realm has left you overwhelmed, take it one step at a time. By breaking the planning process into smaller steps, you'll find that it's really not so unwieldy. The changes you make today could result in a more enjoyable lifestyle in the future.

FINANCIAL PROFESSIONAL

One way to help decrease fear is to seek out the assistance of a financial professional at your credit union. With all the investment and savings options available today, staying on track to reach your financial goals might seem like a daunting task. As you prepare to review where you stand financially, it may be helpful to consult with an investment professional who can aid in making those informed decisions.

TIME MANAGEMENT

We schedule time for oil changes and dentist appointments, so why not set aside time to review your portfolio? This is a great opportunity to measure the progress toward

your financial goals, review insurance needs and verify beneficiary designations on retirement accounts.

START SAVING NOW

When it comes to growing assets, time is on your side. The sooner you begin working toward your goals, the better and more realistic chance you'll have of reaching them.

HOW MUCH TO INVEST

Your investment strategy depends partly on how much money you want to put to work. It may not seem like a lot, but even small regular investments can add up. If you have a lump sum amount, it may be wise to not make a single investment at once but instead utilize dollar-cost averaging.**

This method involves buying the same dollar amount of an investment on a regular basis. This cuts your risk of buying just at the moment of stock peaks.

DIVERSIFICATION AND 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.

Have You Read?...

Essential Finance Series: Investing Basics by Adam Shaw & Marc Robinson. Building a solid foundation of key investing concepts shouldn't take hours of reading. This book explains the most important concepts, breaks them down into manageable parts, and provides the insights and tools to use your money to its fullest potential while managing the risks.

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

** A systematic investment plan (dollar cost averaging) does not assure a profit and does not protect against loss in declining markets. Such a plan involves continuous investment, so investor should consider financial ability to continue purchases through periods of low price levels.

Your LIS Team:



Anush Haddadian
Financial Representative
CUSO Financial Services, L.P.
LAFCU Glendale Branch, (Gardena & Van Nuys Branches by appointment).
(877) MY LAFCU, Ext. 6375
aHaddadian@lafcu.org



Miriam Levy
Investment Advisor
CUSO Financial Services, L.P.
LAFCU LA Mall Branch,
(Culver City & El Monte Branches by appointment).
(877) MY LAFCU, Ext. 6722
mLevy@lafcu.org