

Loss of a Loved One

Managing the Account Settlement Process



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We know the loss of a loved one can be a difficult and overwhelming time for you and your family. Our Members are at the heart of everything we do, and our thoughts are with you. We are here to support you through the next steps. Please understand that this guide is not meant to provide legal or tax advice to you and that you should consult with a professional in these areas regarding your questions about settling your loved one's estate.

You have several ways to get in touch with us as you navigate through this process.

By phone: 800-232-3642

Online: www.Centra.org

By mail:

Centra Credit Union
PO Box 789
Columbus, IN 47202

Or visit any branch

Decedent Account Settlement Services

When you contact us to begin the account settlement process, you will be paired with an Account Specialist who will answer your questions and work with you to determine any necessary account adjustments.

Your Account Specialist can help you work out any debt cancellation claims, review required legal documents, and determine the entitlement of funds. You will be given direct contact information for your Account Specialist, so you can easily contact them when you need help. Once the accounts have been settled, your Account Specialist will provide you with a summary of all the actions that were taken for your records.

Decedent: A legal term used to refer to a deceased person or a person who has died.

Account Specialist: _____
Phone: _____
Email: _____

This guide is intended to provide a general reference and overview of the duties and account settlement steps following a loved one's death. These duties and steps are usually carried out by an estate's executor/administrator.

DUTIES OF AN EXECUTOR/ADMINISTRATOR

An executor, also known as a personal representative, is responsible for carrying out or 'executing' the will's instructions. If the decedent did not have a will or a named executor, or the executor has declined, been removed, or is deceased, a probate court will appoint an administrator for the estate.

Executor: A legal term referring to a person named by the maker of a will to carry out directions of the will.

Personal Representative: A generic term referring to the administrator or executor.

Depending on the complexity and size of an estate, an individual may be able to settle the estate independently. It's best to consult with the appropriate professionals to make this determination.

Estate: An estate is made up of a person's total assets, minus any debts.

If you are named executor/administrator, it is your responsibility to pay debts or obligations, distribute the remaining assets to heirs, and complete the necessary tax forms. The probate court may require a bond to be posted on behalf of the executor/administrator to provide assurance that the duties will be carried out lawfully and to protect involved parties from fraud, embezzlement, or negligence by the executor/administrator.

Administrator: A person who is appointed by the court to handle the estate of someone who dies without a will.

The following is a quick overview of the typical duties of an executor/administrator when settling an estate:

1. Consult an attorney and a certified public accountant (CPA) about your duties as executor/administrator.

While not required, checking with these professionals is helpful because they are familiar with local probate procedures and the steps required in settling an estate.

2. File the will and initiate probate.

As executor/administrator, it is your responsibility to file the will with the appropriate state probate court for letters of administration, also called letters testamentary. These documents

provide legal proof that you are the executor/administrator of the estate. You should get several certified copies of these court documents, as they may be requested when handling certain financial transactions for the estate. See page 4 for more information about probate.

3. Request several copies of the death certificate.

You will need certified copies of the death certificate to conduct estate business. Certified copies usually cost between \$5 and \$25 each, depending on jurisdiction. They can be obtained from the county clerk's office in the county of the decedent's death, or the funeral director can order them for you.

4. Open an estate account.

An estate account is an account established temporarily to specifically hold an estate's money. See page 6 for more information about establishing an estate account at Centra Credit Union.

5. Retitle property, if necessary.

If the estate includes any vehicles or real estate without associated loans or debts, you can transfer titles to either the named beneficiary or the estate. If no beneficiary is designated, you may, as executor/administrator, decide to sell the property and add the proceeds to the estate. You should seek the advice of an attorney before you decide to sell or retitle the property.

6. List any debts.

As executor/administrator, it is your responsibility to pay off any debts remaining at the time of the decedent's death. You must notify all creditors of the death and invite them to submit claims to the estate. Usually each state sets a time limit for creditors to submit claims. Some things to look for are:

- Utility payments or bills
- Medical bills
- Loan balances
- Credit card balances

7. Locate insurance policies or other benefits and file claims.

Life insurance benefits are usually payable to the designated beneficiaries and are not part of the estate. To file claims, you will need the policy numbers, full name of the decedent, and certified copies of the death certificate. You should also contact the Social Security Administration, Veterans Affairs, or other relevant benefits agencies to stop payments and ask about any survivor benefits.

8. Close credit union, bank, and brokerage accounts.

Closing all personal accounts owned solely by the decedent and transferring those funds to an estate account may help you manage the funds while you settle the decedent's bills and other obligations. If the decedent had joint accounts, you might need to work with the surviving account owner.

9. File taxes.

Federal and state taxes will need to be filed for the year in which the decedent passed away and for the year the account is closed. Consult the IRS or a CPA for assistance.

10. Close the estate account and distribute the remaining assets to beneficiaries.

After making sure all estate debts have been paid, you can distribute the remaining assets to the beneficiaries and then close the account.

DISPUTES AND MEDIATION

Settling a loved one's estate can be a difficult process. If many family members and friends are involved, disputes can arise. Mediation offers all parties the opportunity to voice their concerns, thoughts, and feelings. A mediator serves as a neutral third-party who can help facilitate discussions that may resolve disputes. While mediation is often used as a resource when a dispute surfaces, integrating mediation into the estate settlement process can also allow all parties to reach a mutual agreement before a dispute evolves into a major conflict.

You can learn more about mediation online:

https://www.americanbar.org/groups/dispute_resolution/resources/DisputeResolutionProcesses/mediation/

WHAT IS PROBATE?

Probate is the process by which the court determines the authenticity of a will. This process protects the decedent's wishes by giving any concerned parties an opportunity to object if the will was improperly drafted or if it is not the most recent version. The probate process continues as the executor/administrator settles the estate and helps ensure that all debt is paid and that assets are properly distributed. It is best to initiate probate as promptly as possible.

In addition to the decedent's full name and date of birth, the following documents will be required for probate:

- A certified copy of the death certificate
- A will, if there is one
- A copy of the marriage certificate (or the date and place of marriage) if the decedent was married
- Information regarding the decedent's previous marriages, if any
- The names and addresses of all heirs, next of kin, and beneficiaries

Indiana

Indiana offers some probate shortcuts to make it easier for survivors to transfer property left by a person who has died.

Below are the ways you can skip or speed up probate.

Claiming Property with a Simple Affidavit

Indiana has a procedure that allows inheritors to skip probate altogether when the value of the assets left behind is less than \$50,000, less liens and encumbrances. To use this process, an inheritor needs to complete a small estate affidavit (Ind. Code 29-1-8-10). The document must be signed under oath. The small estate affidavit allows inheritors to collect the decedent's property from a person or institution. For example, when a bank or credit union where the decedent had an account gets a copy of the death certificate and the small estate affidavit, it can release the funds from the account to the inheritor. There is a 45-day waiting period for using this procedure.

Affidavit: An affidavit is a written statement that is confirmed under oath and sworn to be true.

Simplified Probate Process

Indiana also has a simplified probate process for estates under \$50,000. If the value of property subject to probate does not exceed \$50,000 plus the cost of administration and reasonable

funeral expenses, the executor/administrator can distribute all the assets to the people who are entitled to inherit them. The executor/administrator does not have to notify creditors before distributing assets. This simplified probate process works in conjunction with the small estate affidavit. Whereas the small estate affidavit allows inheritors to claim property, the simplified probate process allows the executor/administrator to distribute the property (Ind. Code 29-1-8-3).

After the assets have been given to the inheritors, the executor/administrator files a closing statement with the court and sends a copy to everyone who inherited and to all creditors of the estate. The executor/administrator must also give inheritors an overview of how the assets were distributed. If real estate was transferred, an affidavit should be filed with the county recorder's office in the county where the real estate is situated.

The size and complexity of the decedent's estate, plus state probate laws, will determine how long the process will take. On the other hand, the probate process may not be required if the decedent's estate had accounts classified as joint accounts. It's always best to consult an attorney to determine what property is or is not subject to probate.

Joint Account: A joint account is any account shared by two or more individuals.

WHAT IS A WILL?

A will is a legal document detailing how an individual wants their assets distributed upon death. If an individual dies without a will, known as “dying intestate,” the state will determine the distribution of assets.

Individuals must be competent when their wills are drawn up and may make changes to them as long as they remain competent. A will usually identifies beneficiaries such as family or charities, describes how assets are to be divided, names an executor of the estate, and specifies guardians of any minor children or dependent adult children.

Each state has its own laws that vary in complexity, and you should consult an attorney for details and assistance when creating a will.

WHAT IS A TRUST?

A trust is a legal device to manage assets. Setting up a trust allows an individual (the grantor) to pass assets to a trustee, who holds and manages them for a third party, such as the beneficiary. With trusts, individuals can determine who benefits from their assets as well as how that money will be paid out. Trusts can also save the beneficiaries some estate taxes and court fees and possibly help them avoid longer probate. Trusts can be simple or complex. They are not for everyone, so you should consult an attorney to determine if they are applicable to your situation.

How might a trust be used?

When people create their wills, they often leave a certain amount of their assets to their children. If a person had one child that had died, they might choose a grandchild to inherit in the child’s place. In this case, the individual might set up a testamentary trust as a part of the will. This will let the individual (the grantor) define how the trust will be administered. Conditions of the trust might include a certain allowance until the grandchild reaches a certain age. Your attorney can help you determine which type of trust might fit your needs.

What are the types of trusts?

There are several different types of trusts:

- Testamentary Trust: Established as part of a will, this trust comes into existence upon the grantor’s death. The trustee administers the trust. In most cases, the assets funding these

trusts will still usually go through the probate process.

- Living Trust: As the name implies, this is a trust put into effect while the grantor is still alive. This is often used as a means to avoid probate at the time of the individual’s death. However, there are many conditions to be met in order to avoid probate. For example, assets must still be administered through probate court unless the grantor transfers all assets intended for the trust prior to death.

Successor Trustee: The person who assumes control of the trust after the initial trustee dies or becomes unable to continue with his or her responsibilities. Once the successor trustee has assumed control, they are responsible for ensuring that the decedent’s property is distributed to the beneficiaries according to the trust terms.

- Revocable Trusts: A revocable trust can be legally changed or ended by the grantor as long as they remain legally competent. A revocable trust can avoid probate and give the grantor greater flexibility but, by itself, may not provide any tax advantages. Most living trusts are revocable.
- Irrevocable Trust: This type of trust cannot be changed or terminated. Placing property or assets in an irrevocable trust is like giving a gift. The grantor is relinquishing ownership. An irrevocable trust also helps avoid probate and may have tax advantages.
- Other: There are a variety of other trusts for different purposes, including discretionary trusts, insurance trusts, support trusts, and spendthrift trusts. For more information, contact your attorney.

An estate account is an account established temporarily to specifically hold an estate's money.

With an estate account, the executor/administrator can use the account to settle debts, pay taxes, and distribute assets. A Centra Credit Union Estate Account provides an efficient solution for holding estate assets in an account that does not accrue interest while keeping them separate from the executor/administrator's own personal accounts. The Centra Estate Account also gives the executor/administrator an accurate picture of the estate's finances at any given time, making an estate account beneficial for completing tax returns or other documentation.

An estate account with Centra consists of a savings and checking account. Generally, a savings account is opened first, then the bulk of the funds are transferred to a checking account.

Centra Credit Union's Estate Account has:

- No minimum balance requirement for the checking account
- A \$5 minimum balance requirement for the savings account
- No monthly or per-check charges
- Free starter checks
- Copies of processed checks available in Online Banking
- A combined monthly itemized statement for easy reconciliation
- Online access to transfer money between the estate's checking and savings accounts

An executor/administrator can open a Centra Credit Union Estate Account for any decedent who was a Centra Member at the time of death. If the individual was not a Centra Credit Union Member but was eligible for Membership at the time of death, Centra will permit the executor/administrator to open a Centra Estate Account.

To establish a Centra Estate Account, you will need to provide:

- A copy of the death certificate
- Court documents designating an estate executor/administrator (Letters of Administration or Letters Testamentary)
- An Employee Identification Number (EIN) for the estate
An EIN is always required for estate accounts because a person's Social Security Number (SSN) dies with them. That means that tax reporting for bank accounts can no longer be filed under the particular SSN.

account opening, the executor/administrator will need at least a \$5 opening deposit in the form of cash or a check, two forms of ID, proof of address if the address on the primary ID is not current, and standard new account information, such as birthdate, email address, and SSN.

The executor/administrator will be added to the account. At

PAYABLE ON DEATH (POD) AND TRUST ACCOUNTS

Individual and joint owner accounts at Centra Credit Union can be set up as Payable on Death (POD) accounts. These accounts allow Members to designate beneficiaries for the account's funds. Upon the death of the account owner(s), the assets in the accounts are paid directly to the beneficiaries, generally without passing through probate.

The funds of an individual POD account will be disbursed directly to the named beneficiaries on the account while the funds in Joint Owner POD accounts will be transferred to the joint owner. Funds will only be disbursed to the designated beneficiaries upon the death of all account owners. If a Member's legal trust is the named beneficiary, that designation will supersede any individually named beneficiaries, and payment will be made in full to the legal trust. A surviving account owner has the ability to change the beneficiary designation.

The funds held in any deposit trust accounts will be disbursed upon the death of the grantor as outlined in the trust agreement.

CHECKING AND SAVINGS ACCOUNTS

How long does the account settlement process take?

We cannot predict how long the settlement process will take, as all situations are different. We recommend that you settle your loved one's accounts as soon as possible. Centra will continue reporting to the Internal Revenue Service (IRS) under the deceased's Social Security Number (SSN) until the account is closed or until it is retitled to the surviving joint owner.

What documentation will I need to settle the accounts?

- Death certificate (original or copy)
- Positive identification as executor/administrator or joint owner
- Estate Letters of Administration or Letters Testamentary (for estate accounts)
- A small estate affidavit may be required for some accounts. See page 4 for more information. If your account requires a small estate affidavit, your Account Specialist can help you complete the right form.

If I am a joint owner on an affected account, what should I do?

As long as the checking account is classified as a joint account, meaning both of your names are officially on the account, you can continue writing checks and using your debit or ATM cards. Surviving joint owners also still have access to any affected joint savings accounts. Eventually, these accounts may be closed or

retitled to the surviving joint owner.

How long will checks have to clear an affected account?

Once Centra is notified with date-of-death, we allow a 10-day period for checks to clear the individual account. After 10 days, the account is frozen, and no further payments or deposits will be accepted.

What will happen to direct deposits coming in to an affected account?

If a direct deposit is received from a federal agency such as the Department of Veterans Affairs or the Social Security Administration, Centra may have to return the funds. All paying agencies should be notified of the Member's death as soon as possible. See page 11 for Additional Resources.

What will happen to automatic payments and withdrawals from an affected account?

It is a good idea to notify the companies that are debiting the decedent's accounts. Advise them to stop debiting the account because it is being closed.

If I am the designated executor/administrator of the estate, but neither a joint owner nor Centra Member, will I be able to access information on the account, such as which checks have cleared?

Yes. Once court or probate documentation is provided stating that you are the estate executor/administrator, you will be entitled to all of the account information.

CERTIFICATES

The disbursement of funds from a certificate varies based on its ownership.

- Once we receive proper documentation for a certificate with an individual owner without POD, the funds will typically be disbursed to the decedent's estate or claimant with the small estate affidavit.
- If the certificate has a joint owner, the surviving joint owner may choose one of the following options:
 - Transfer the certificate funds "as is" into a newly established certificate, keeping the same dividend rate and maturity date as the original. If the joint owner does not have a separate Centra account, they may decide to establish Membership in their own name to then transfer the certificate funds.
 - Cash in the certificate without penalty.

INDIVIDUAL RETIREMENT ACCOUNTS (IRAS)

If the decedent had an IRA with Centra, your Account Specialist will send the death certificate or certified copy of the death certificate to our IRA Department. The ownership of the account must remain unchanged, in the name of the deceased, until the IRA is fully disbursed to beneficiaries. The beneficiaries are determined by the most recent IRA Trust Application or Beneficiary Designation form filled out and signed by the decedent.

Centra's IRA Department will then process all the relevant documentation. The beneficiaries will receive a letter requesting information on how funds should be paid out. Centra's IRA Department will work with these beneficiaries to complete all the required forms for the disbursement of funds. Once these forms are complete and processed, Centra's IRA Department will determine how, when, and to whom to release funds.

If a beneficiary chooses periodic payments, Centra's IRA Department will contact your Account Specialist to open an account to separate IRA funds. The new account will be opened as 'John Smith, beneficiary of James Smith IRA,' as an example. If no living beneficiaries are named, the IRA funds will be paid out to the owner's estate.

DEBT PROTECTION

Centra offers debt protection, which is a voluntary loan-payment protection program for lines of credit, home equity loans, and other eligible loan types. Your Account Specialist can help you determine if the decedent had debt protection on any accounts. Debt protection will be applied according to the plan's agreement and disclosure.

CREDIT CARDS

Once notified of the death, any existing Debt Protection Plan coverage will be applied to the date-of-death balance when applicable. If the decedent was the only cardholder on a Centra credit card account, the account will be closed. If additional charges appear on the credit card after it has been closed, statements will be sent to the executor/administrator.

Any authorized users on the decedent's account are not entitled to use the account after the death of the account holder. Any existing cards should be destroyed or returned to Centra Credit Union. An authorized user will only become liable for the date-of-death balance if they apply for credit and request a transfer of the outstanding balance on the decedent's card into their name.

If there is a co-applicant on the credit card account, we may allow the joint card to remain open for 45-60 days in order to

allow the surviving cardholder time to apply for individual credit, if they choose. Centra recommends that you continue to make payments during this time to avoid late fees or penalties. The account's statements will continue to be issued. Your Account Specialist can help update the mailing address if the co-applicant wants to receive statements by mail.

If there is a balance after any existing Debt Protection Plan settlement, the co-applicant is responsible for its payment. The co-applicant is also responsible for any charges made after the date of death.

CONSUMER LOANS

During the settlement process of the decedent's consumer loan(s), any applicable Debt Protection Plan coverage will be applied to the date-of-death loan balance.

Any remaining loan balances become the responsibility of the co-signer/co-applicant or the decedent's estate. The executor/administrator must pay off all existing loan balances from the estate assets or provide Centra with the necessary documentation to properly file a claim against the Member's estate. In those instances where there is no co-signer/co-applicant, or the estate is insolvent, the loan will be referred to Centra's Account Recovery Department.

Must the estate or next of kin repay a federal education loan?

No. In accordance with federal regulations, Centra must receive a copy of the death certificate. We will forward it to the Department of Education, which pays the loan in full. Private student loans may be handled differently. Contact the loan servicer for more information.

MORTGAGES AND HOME EQUITY LOANS AND LINES

If I am the co-borrower on a Centra mortgage and/or home equity loan or line of credit that was held by the decedent (primary borrower), what happens next?

As co-borrower, you will become the primary borrower on the account. There is no need to re-record the deed of record or the deed of trust with local authorities. A certified copy of the death certificate will be required for any property actions, such as the sale of property or the addition of names to the deed. You will need to continue making payments.

What will happen to automatic payments that were being made to the decedent's mortgage from a Centra checking, savings, or money market account?

Your Account Specialist will work with you to determine what should be done. If the decedent had a joint owner on the checking, savings, or money market account, the payments can continue for a limited time. As the decedent's accounts are closed, a different account can be debited, or the mortgage account information can be changed so that the co-borrower receives monthly payment statements.

What should I do if I'm the new primary borrower and will be assuming the loan as next of kin, but may not be able to afford payments?

Your Account Specialist can work with you and explore your options together.

What happens when there is no co-borrower on the mortgage and/or fixed home equity loan?

Any applicable Debt Protection Plan coverage will be applied to any outstanding fixed home equity loan. Your Account Specialist will work with you to determine the next steps to settle the decedent's mortgage or fixed home equity loan.

How will home equity lines of credit be handled?

If the decedent is the only borrower, the equity line will be closed, allowing no further disbursements. Any applicable Debt Protection Plan coverage will be applied. If there is a co-borrower on the line of credit, it will not be closed, and the co-borrower can continue to use the line and will be responsible for the repayment.

What if the decedent had a mortgage life insurance policy?

If the decedent had a third-party life insurance policy on the mortgage, your Account Specialist can work with you to get the information you need to file a claim.

Determining what taxes are due after a family member's death can be complicated. You may need to contact the IRS, an attorney, or a Certified Public Accountant (CPA) familiar with both federal estate laws and local inheritance taxes.

Federal Estate Taxes

- When left to a surviving spouse, there are no federal estate taxes due on an estate no matter how large the assets are.
- The personal estate tax exemption lets a beneficiary inherit a set dollar amount of property tax-free. This amount changes annually in accordance with the Tax Cuts and Jobs Act of 2017.
- Federal estate tax returns are due nine months after a person's death. A penalty-free extension may be requested before that date if more time is needed. During an extension, however, interest is assessed on amounts owed.

State Inheritance Taxes

Inheritance tax regulations vary from state to state and can depend on an heir's relationship to the decedent.

Income Tax Returns

If the estate generated income during a certain period of time, the estate must file an income tax return. Federal and state income tax returns must be postmarked by April 15 of the year following the death.

Real Estate Property Taxes

Taxes on a home or other real estate owned by the decedent must be paid when they are normally due. Because tax laws are complex and change frequently, it is a good idea to contact an attorney, a tax advisor, or the Department of Revenue in the state in which the decedent resided.

Ordering a Death Certificate

You can order a death certificate online, by phone, or by mail if you provide certain documentation. You can learn more by visiting your state's health department online. If your state isn't listed below, you can search online for your state's health department website.

Indiana: www.in.gov/isdh/26822.htm

Kentucky: <https://www.vitalchek.com/death-certificates/kentucky/kentucky-office-of-vital-statistics>

New York: www.health.ny.gov/vital_records/death.htm

North Carolina: www.vitalrecords.nc.gov/order.htm

Obtaining an EIN

The EIN can be obtained by filing form SS-4 with the IRS. This form is available at the U.S. Post Office, the local library, or online at www.irs.gov.

IRS Telephone Assistance for Individuals is toll-free at **1-800-829-1040**.

IRS representatives are available Monday - Friday, 7:00 a.m. - 7:00 p.m. your local time.

Social Security Survivor Benefits

You can reach the Social Security Administration by using their toll-free number 1-800-772-1213. Since it can take up to 90 days to process a claim, it is important to notify them as soon as possible. You may be asked to provide:

- A certified copy of the death certificate
- The Social Security Number of the decedent
- The name of the decedent's employer, if still employed
- The decedent's most recent W-2 forms or self-employment tax return showing earnings in the year of death
- A certified or original copy of the birth certificate of the spouse and minor children
- Divorce papers if the divorced spouse is applying for benefits

Visit www.ssa.gov to learn more.

Contact Centra Credit Union

If you have any questions, please feel free to give us a call toll-free at **1-800-232-3642**.

Other Contacts

Indiana Department of Revenue

1-317-232-2240

www.in.gov

New York Department of Taxation and Finance

Estate Tax 1-518-457-5387

www.tax.ny.gov

North Carolina Department of Revenue

Toll-free 1-877-252-4052

www.dornc.com

US Treasury Department

1-202-622-2000

www.treasury.gov

PLAN AHEAD WITH CENTRA FINANCIAL SERVICES

Estate planning may not be a subject you want to discuss, but talking about it can save families a lot of stress. Be open with your loved ones about your wishes, any plans you have already made, and any important documents they need to know about. Working with a professional can simplify the process and ensure that nothing is missed.

Centra Financial Services (CFS) provides estate planning services to help you plan for your family's future, according to your wishes. Without a formal document or will, any real estate or financial assets you have will be distributed according to state laws. A court could even decide who would be the guardian of your children.

Some estate planning tools include wills, trusts, gifts, life insurance, and joint property. Using a combination of these tools, you can ensure your family is cared for in the event of your death.

Before you begin working with an estate planning professional, gather any documents you may need, such as marriage certificates or birth certificates, and a list of your assets and their value. Think about who you would like to name as an executor, heir(s), or beneficiary(ies). When you're ready, a Centra Financial Services advisor can help you put together a plan that protects what is important to you.

How CFS Works For You

With Centra Financial Services, the size of your wealth won't dictate the quality of your service. You will receive personalized attention and the highest level of service whether you're a seasoned investor or just getting started.

Learning

We want to get to know you. By learning more about your family, work history, and financial circumstances, we can present you with options that fit your lifestyle. Tell us your goals, and we will give you realistic ideas for reaching them.

Interpret and Design

Once we know what's important to you, financially and personally, we can interpret that information into specific financial goals. Once goals are set, we will strategize and design a detailed plan for reaching those goals that fits into your lifestyle.

Implement

After you choose the plan that works for you, we will begin handling your finances as directed. You will get routine updates on the progress of your plan, and we will handle the heavy lifting. You can be as involved as you'd like in your strategy, or

you can enjoy the peace of mind of having a financial advisor keep you on track.

Evaluate and Adjust

Constant evaluation and adjustments are the key to keeping your plan on track. Major changes in your life can impact your financial plan. We will take any changes into account when we review your portfolio.

Representatives are neither tax advisors nor attorneys. For information regarding your specific tax situation, please consult a tax professional. For legal questions, including a discussion about estate planning, please consult your attorney. Securities sold, advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor. CBSI is under contract with the financial institution to make securities available to members. Not NCUA/NCUSIF/FDIC insured, May Lose Value, No Financial Institution Guarantee. Not a deposit of any financial institution. CBSI is a registered broker/dealer in all fifty states of the United States of America. FR-3105968.1-0520-0622