

Advisory Account Solutions

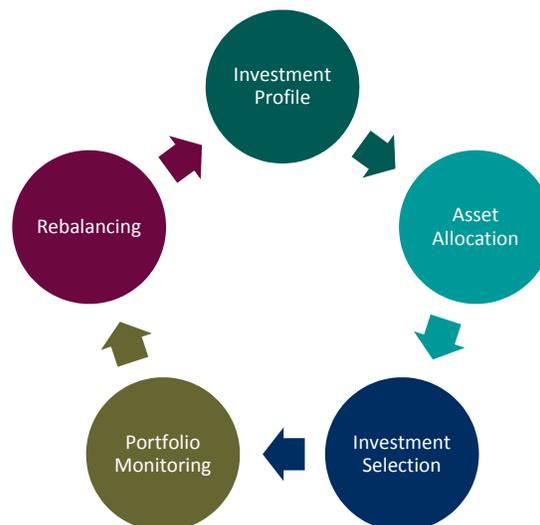
Member Benefits

- One-on-one consultations
- Investment guidance based on your objectives
- A focused investment strategy
- Ongoing portfolio monitoring and service
- Ability to rebalance when necessary

Investment Account Advice

An advisory account, also called a managed account, is an account where investors are charged an annualized program fee, which is assessed monthly or quarterly, instead of typical transaction fees for buying and selling investments. This fee is based on your assets under management and it covers ongoing consultation, portfolio management, and investment advice consistent with your investment objectives, financial goals, and risk tolerance. With an advisory account, your financial advisor will provide a comprehensive selection of investment vehicles to help you reach your investment goals.

Advisory Account Management Process



Solutions for Your Future

An advisory account gives you access to a broad range of investment options including professionally managed portfolios for a set management fee.

The Value of Advisory Accounts

As your investment needs become more complex, you may desire more comprehensive investment services that include regular consultations from a financial advisor.

Some investors find they have a deeper relationship with their financial advisor when they move to an advisory account. Your financial advisor will ask you questions regarding your financial circumstances to understand your whole financial picture, not just your investment goals, and will guide you in managing your overall investment strategy. With an advisory account, your financial advisor is hands-on with your investments and provides comprehensive portfolio oversight to you all for a set management fee as a percentage of the assets in your portfolio.

For more information on the potential advantages of an advisory account, or to schedule an appointment to review your current portfolio, contact your financial advisor today.

Call 303-728-3443, email cfsinvsrefs@bellco.org, or stop by any Bellco branch to speak with a CFS* representative.

Benefits of Advisory Accounts

Same Side of the Table

Your financial advisor will only earn a fee based on a percentage of the assets in your portfolio. So as your portfolio value moves up and down, your financial advisor's fee will also vary. This creates a "same side of the table" approach and therefore helps reduce any conflicts of interest.

Relationship

Some investors may be concerned about the fees associated with an advisory account, especially if they trade infrequently or do not have an investment strategy. However, it's important to weigh the advantages of the product and the ongoing role your financial advisor plays.

An advisory account may be appropriate if you prefer to work closely with your financial advisor to implement your long term strategy and leave the day-to-day decisions to a financial professional. Your financial advisor offers access to a variety of product choices and investment solutions. Talk to them about the differences between advisory and commission-based accounts to help decide what's appropriate for you.

Customized Investment Approach

Advisory accounts lay the foundation for an investment strategy. Your financial advisor will work with you to develop a suitable asset allocation plan that fits your individual needs and risk tolerance. They will take into consideration various factors such as your time horizon, income, risk tolerance, and investment goals to determine which model is most appropriate for you. At the same time, your financial advisor will provide ongoing consultation and support.

Choices

Some investors prefer a commission-based account where they are only charged when transactions occur. Others prefer an advisory account where they pay a set management fee and have the flexibility to make changes at any time but may not have to pay commissions. Your financial advisor offers both commission-based and advisory accounts and is happy to talk about which is appropriate for you.

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