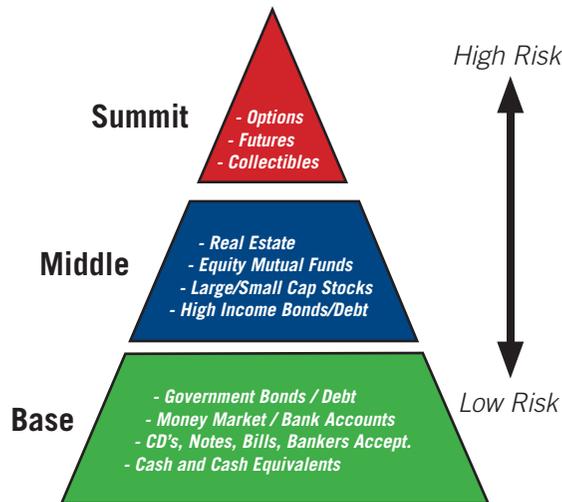


## CHARTING YOUR COURSE

Do you need help determining what types of investments are appropriate for your financial needs and risk tolerance?

Here's a chart to get you started in the right direction!



This chart is for illustration purposes only. Individual circumstances will always determine the correct areas of investment.

### Disclosure statement

- The Credit Union is not a registered broker-dealer. Securities are offered through BestVest Investments, Ltd., a registered broker-dealer.
- All stocks, bonds, mutual funds, annuities and other non-deposit investment products are not insured by NCUA or any other government agency;
- they are not shares or deposits in, or obligations of, BestVest or any affiliated Credit Union or Bank;
- they are not guaranteed by BestVest or any other affiliated entity; and
- all such investment products are subject to investment or market risk that may cause their value to fluctuate, including the possible loss of principal.

## CREDIT UNION MEMBER INVESTMENT SERVICES

Investing Made Easy  
Through Your Credit Union  
Share Draft Account

For an appointment or  
more information contact

Jim O'Connor or Gresham Cooney

1 800 434-1776

600 North Jackson Street, Suite 305  
Media, PA 19063

[www.bestvest.net](http://www.bestvest.net)



## CREDIT UNION MEMBER INVESTMENT SERVICES

Stocks • Bonds • Options  
Mutual Funds • Unit Investment Trusts  
Fixed and Variable Annuities  
Life Insurance • Retirement Planning  
Retirement and Education Accounts  
Individualized Educational Planning  
Financial Aid Counseling • Online Investing

1.800.434.1776  
[www.bestvest.net](http://www.bestvest.net)



### MEMBER

Securities Investor Protection Corporation

Financial Industry National Regulatory Authority

Municipal Securities Rulemaking Board

## A REWARDING FUTURE

## FOUNDED IN SERVICE

## PLANNING MAKES THE DIFFERENCE



No matter what stage of life you are in, it is never too late to begin planning for your future. This can sometimes be a frightening and overwhelming proposition. With so many different options being offered, investing can be confusing. You might not be sure which course to take and who to trust. Now you can relax and put the **BestVest** team to work for you. We will help you understand the basics of investing, and give you the tools to achieve a richer and more rewarding experience. Welcome to **BestVest!**

**BestVest** was founded in the belief that everyone can benefit from good advice and friendly service to further meet their financial goals, regardless of their net worth and investment experience. We started our business primarily serving credit union members and their families in the Midwest. From those beginnings, **BestVest** now serves retail customers nationwide. We have the latest in technology for on-line investors coupled with an experienced staff of trained professionals offering common sense financial guidance to those who need it.

We at **BestVest** take great pride in our customer service and high level of customer satisfaction. Just like all market investments, it's not possible to guarantee individual levels of performance. But we do guarantee our high level of service to you. It doesn't matter if you are an experienced investor with a large portfolio, or a brand new investor with limited funds available. At **BestVest**, you will be guaranteed the same level of friendly, professional advice to help guide you through the sometimes confusing and crowded investment world.



### Choices Mean Diversification

There is nothing more comforting than having many options. Choosing several different types of investments for your portfolio is what diversification is all about. At **BestVest**, our professional staff is trained to help you make investment decisions that fit your current lifestyle and prepare you for the road ahead.

### Some of the products we offer are:

- Stocks and Bonds
- Mutual Funds and ETF's
- Equity and Index Options
- Fixed and Variable Annuities
- Unit Investment Trusts
- IRA and IRA Rollovers
- Life Insurance
- SEP's, 401k's and Keoghs
- Health Savings Accounts

### Along with this wide variety of products from **BestVest**, we also provide:

- Online investing and Research
- Complete Financial Planning
- Individualized Educational Planning
- Retirement Planning
- Financial Aid Counseling
- Educational Seminars



### Teamwork for Success

As you can see, there are many different options open to you in the world of investing. It takes teamwork between you and your financial service provider to determine your best course of action. The professionals at **BestVest** are here to help you make sound choices and keep you on the right track to financial success.



600 North Jackson Street, Suite 305  
Media, PA 19063  
610 891-2860 • 1.800.434.1776