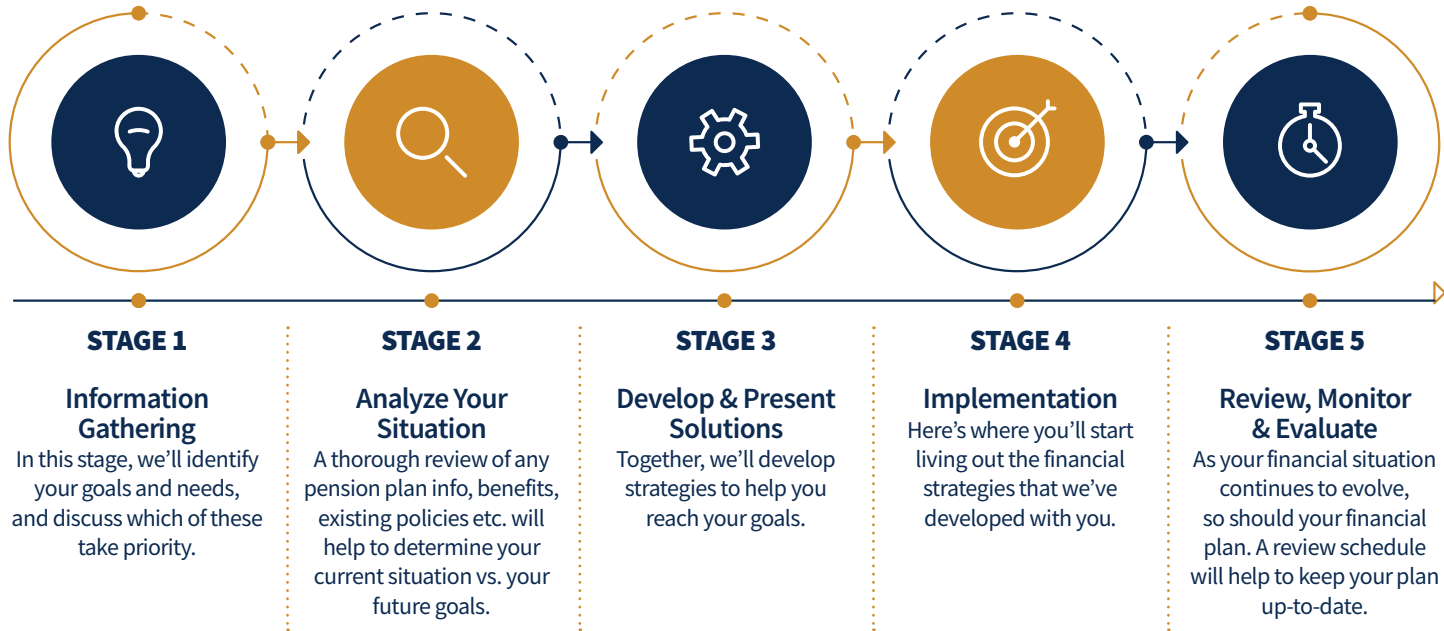


Financial Planning Stages

Getting a financial plan may sound like a lot of work. At ECU – A Division of WFCU Credit Union through Credential Asset Management Inc., we'll take you through a simple five stage approach which will result in a financial plan that reflects your current needs and future goals, and shows you how you can reach them.



Financial Planning Strategies

When building your plan, it's important to have a solid foundation that protects you and your family. At ECU, our financial strategies will accommodate changes in your life and help you plan for life's unexpected events.

Financial Planning Services

Our Wealth Consultants have expertise in financial planning services including:

- Investment Planning
- Retirement Income Planning
- Estate Planning
- Direct Investing

We're always looking for ways to bring value to our members. Our Wealth Consultants look forward to working with you!

UNCONTROLLABLE EVENTS



Protection

We'll work with you to ensure you are covered in the event of:

- Physical disability • Premature death • Severe health issues
- Debt reduction • Loss of independence • Emergency fund

CONTROLLABLE EVENTS



Savings Goals

We're experts in :

- Saving for retirement • Education savings • RRSP strategies
- Personal savings • Home ownership • TFSA strategies



Investing Goals

We're here to help make your money work for you through:

- Tax efficient investing • RRIF strategies • Real estate investment
- Retirement income stream • Pension maximization



Long-term Goals

We'll work with you to ensure you are covered for life-events like:

- Providing an inheritance • Business continuation planning
- Estate preservation • Trusts • Estate equalization • Charitable giving