



Mailing Address:

7901 Sandy Spring Road
Laurel, MD 20707

Located at:

Arundel Mills Branch
7065 Arundel Mills Circle
Hanover, MD 21076

301-497-7062 or 800-787-8328, ext. 7062

Fax: 410-579-8505

towerwealthmanagement@towerfcu.org

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All information is current as of September 2019 and is subject to change.

Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA/SIPC). Insurance products are offered through LPL or its licensed affiliates. Tower Federal Credit Union and Tower Wealth Management are not registered as a broker-dealer or investment advisor. Registered representatives of LPL offer products and services using Tower Wealth Management, and may also be employees of Tower Federal Credit Union. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of, Tower Federal Credit Union. Securities and insurance offered through LPL or its affiliates are:

Not Insured by NCUA or Any Other Government Agency	Not Credit Union Guaranteed	Not Credit Union Deposits or Obligations	May Lose Value
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Tower Wealth Management®

Trust • Confidence • Guidance



Introduction

Just as you have placed your trust in Tower Federal Credit Union as a safe haven for your traditional financial accounts, you can trust Tower Wealth Management® to guide you in effectively managing your wealth in accordance with both your short- and long-term financial goals.

Tower Wealth Management was created over two decades ago expressly to provide superior service and deliver value through the products and services we offer access to, to meet our members' investment, insurance, and overall wealth management needs.

Tower Federal Credit Union is built on a foundation of trust and with a stated mission of promoting the financial well-being of its members. At Tower Wealth Management, Tower's in-house investment management group, those same concepts apply.

What follows is an overview of what Tower Wealth Management and our Wealth Advisors provide.

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Tower Wealth Management Mission

The hallmark of Tower Wealth Management is providing professional, objective advice. A strategic, disciplined and structured process has been developed to assist members in achieving their financial goals and obtaining the financial security they desire. In partnering with a Wealth Advisor, members gain access to industry expertise, cutting-edge resources and low-cost product and service alternatives specifically designed to achieve each member's established financial goals.

Investment Management



Retirement

Education



Insurance

Estate Planning



How We Meet Your Needs

Approach

A thorough review is conducted of your existing situation, focusing on your investments and life insurance coverages. We consider your age, income, risk tolerance, and ability to invest on an ongoing basis and your time horizon and goals in completing this review.

Build a Portfolio

Recommendations are made based on our experience, and then we build a portfolio based on our discussion and taking into account your preferences.

Staying Current

Investments in portfolios are regularly monitored. Recommendations for changes are made as appropriate based on market changes as well as changes to your situation or goals.

Remaining With You

So that we can stay current, our Wealth Advisors regularly meet with or are in contact with their clients. We do this to keep you informed about progress towards your goals as well as to learn about changes that may have occurred with you and confer about possible adjustments to your investments, if appropriate.

Designed to be Different

Tower Wealth Management has been strategically designed to be different from traditional stock brokerage and investment management firms. Leveraging our differences allows members access to an unparalleled, refreshing service experience, designed exclusively to help them pursue their goals.



Our Top Notch Service

Starting with an initial free consultation affords you the opportunity to ensure we understand your specific goals and objectives. This one-on-one, confidential appointment is also meant to address any questions you may have. Topics discussed during the initial consultation generally include:

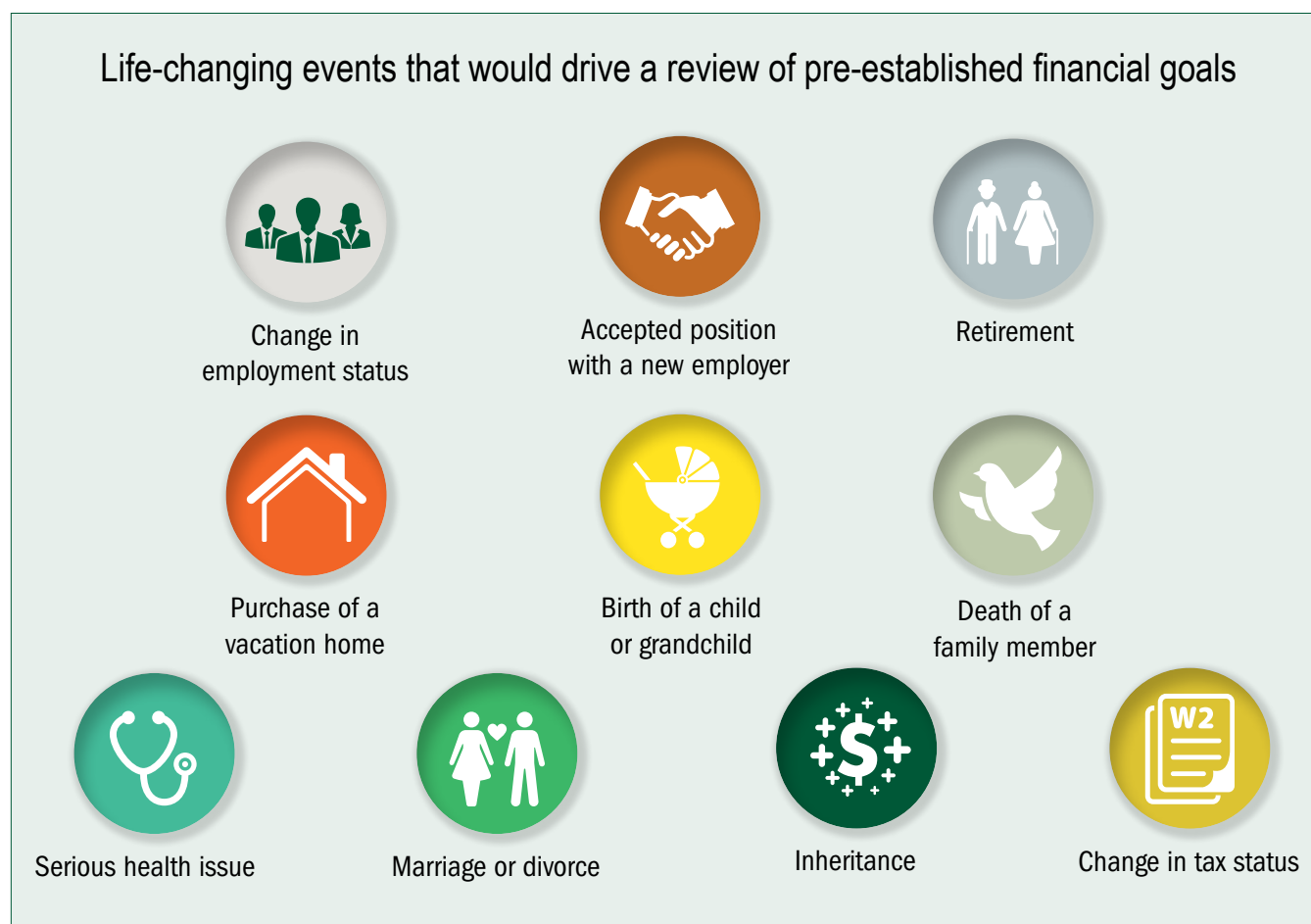
- Review of existing investments and performance
- Retirement income needs
- College education funding and other needs and goals (if applicable)
- Preliminary discussion about your prospective financial needs
- 401(k) and TSP transition assistance and guidance
- Government employees retirement plan guidance
- Wealth transfer and legacy planning
- Long-term care insurance
- Life insurance situation analysis

Portfolio Relationship Management

Once a portfolio has been established and recommendations implemented, your Wealth Advisor will continue as your dedicated relationship manager. He or she will proactively monitor your portfolio consistent with your goals and objectives. Your Wealth Advisor will oversee shifts in your investment mix over your time horizon, ensure that your portfolio mix remains in line with the plan as markets shift, and will recommend adjustments if a changing market outlook warrants them.

Periodic Relationship Reviews

Additionally, your advisor will work with you to implement changes if your personal circumstances change.



As your circumstances change, chances are your financial plan will need to change as well. Your Wealth Advisor is only a phone call away and is available to meet with you in person to address any questions, concerns or opportunities that may arise.

Resources for Government Employees

Our seasoned Wealth Advisors have considerable experience in federal government retirement plans, including the Thrift Savings Plan (TSP), the Blended Retirement System (BRS), the Federal Employees Retirement System (FERS) and the Civil Service Retirement System (CSRS). Common services available to federal government employees include:

- Explaining the available TSP, BRS, FERS and CSRS options
- Establishing your retirement plan investment objective
- Developing current and long-term strategies for retirement decisions
- Discussing “what’s next” scenarios if you are retiring soon or have recently retired from the government

Our Wealth Advisors are able to meet members at any Tower branch, including secure locations. For branch locations visit towerfcu.org.

Guided Wealth Portfolios

If you prefer online investing, Tower Wealth Management offers Guided Wealth Portfolios (GWP) through LPL Financial. GWP combines the intelligence of a virtual online portfolio manager with the personal assistance and support of a dedicated live Tower Wealth Management Wealth Advisor.

If you are 68 or younger and have at least \$5,000 ready to invest, you can enroll in GWP.

GWP is a convenient and affordable way to minimize fees, potentially reduce taxes and help you pursue your financial goals.



GWP – What's In It For Me?

Our GWP platform uses proprietary software to develop a personalized investing plan to help you pursue your financial goals. You'll enjoy the ease and convenience of a 24/7 online account, with the ability to connect to a Wealth Advisor who can provide guidance that a robot cannot.



Financial Roadmap

You are unique and so are your goals. You'll receive a personalized financial roadmap based upon your age, financial goals, time horizon, and risk preferences.



Tax-efficient Investing

Using advanced asset analysis, the platform will automatically evaluate the tax implications prior to performing a trade.



Consistent Monitoring

Your portfolio is monitored daily, ensuring it is on track as markets shift. Your account is automatically re-balanced as needed.



Tax-Loss Harvesting

If one of your investments experiences a loss, it may be automatically sold and replaced with similar investments. GWP incorporates tax benefit strategies while maintaining the correct asset allocation in a diversified portfolio.



Financial Advice

While other digital investing solutions, or robo advisors, offer online investment management, most don't include a direct personal relationship with a dedicated Wealth Advisor. Your advisor is just a phone call or e-mail away if you have questions or need advice.

Guided Wealth Portfolios (GWP) is a centrally managed, algorithm-based, investment program sponsored by LPL Financial LLC (LPL). GWP uses proprietary, automated, computer algorithms of FutureAdvisor to generate investment recommendations based upon model portfolios constructed by LPL. FutureAdvisor and LPL are non-affiliated entities. If you are receiving advisory services in GWP from a separately registered investment advisor firm other than LP or FutureAdvisor, LPL and FutureAdvisor are not affiliates of such advisor. Both LPL and FutureAdvisor are investment advisors registered with the U.S. Securities and Exchange Commission, and LPL is also a Member FINRA/SIPC.

All investing involves risk including loss of principal. No strategy assures success or protects against loss. There is no guarantee that a diversified portfolio will enhance overall returns or outperform a non-diversified portfolio. Diversification does not protect against market risk. References to tax strategies that the GWP service investment management considers in managing accounts should not be confused with tax advice. Clients should consult with their personal tax advisors regarding the tax consequences of investing.

Why Partner with Tower Wealth Management?

Tower Wealth Management's experienced and highly-qualified Wealth Advisors are well-versed in a myriad of investments and investment strategies. They will:

- Listen to you and fully understand your needs and priorities.
- Carefully scrutinize your financial situation as you initiate your relationship.
- Present to you risk/reward appropriate options and explain their recommendations.
- Customize a mix of investments, and address the pros and cons of each.
- Ensure that necessary adjustments to your plan are made over time if your circumstances or market forces warrant changes.

Set Up a Free Consultation

Take advantage of the experienced professionals at Tower Wealth Management and set up a free, no-obligation consultation today.

2 Ways to Get Started



By calling 301-497-7062 or 866-56-TOWER, ext. 7062.



Online at towerfcu.org/Invest

Trust Services

A trust is a form of property ownership where one party holds legal title with the responsibility and duty of managing the assets in the trust for the benefit of another party. A trust allows you to preserve and protect your legacy for future generations, and to provide for a smooth transition of your wealth after you are gone.

A trust involves three primary parties:



Trustor, or Grantor

The person creating and contributing property to the trust.



Trustee

The person or entity who manages the trust.



Beneficiary(ies)

The person or persons designated to receive the trust.

The power of trusts is in their versatility—many types exist, each designed for a specific purpose. Common types of trusts include, but are not limited to:

- Revocable (Living) Trust
- Special Needs Trust
- Credit Shelter Trust
- Spendthrift Trust
- Life Insurance Trust

Whether you're seeking to manage your own assets, control how your assets are distributed after death, or plan for incapacity, trusts can help you accomplish your estate planning goals.

Strategic Partnership with Members Trust Company

Tower Wealth Management has partnered with Members Trust Company to offer trust services to Tower Federal Credit Union members. Since 1987, Members Trust has provided trust services to credit union members. They provide a complete trust offering, along with highly-trained, licensed professionals.

Members Trust is owned by credit unions, with a local office in Fairfax, Virginia. The Fairfax office is staffed with an estate planning attorney and trust administrative staff, and is available to Tower members for face-to-face consultations. There are no fees for Members Trust consultations or future trustee appointments.

Non-deposit investment products available through Members Trust Company are not deposits of or guaranteed by the trust company, a credit union or credit union affiliate, are not insured or guaranteed by the NCUA, FDIC or any other governmental agency and are subject to investment risks, including possible loss of the principal amount invested. Members Trust Company is a federal thrift regulated by the Office of the Comptroller of the Currency.

This page is provided for informational purposes only and is not intended to provide legal or tax advice. For legal or tax advice, please consult an attorney and/or accountant.

Members Trust Company is not affiliated with Tower Wealth Management or LPL Financial. You are under no obligation to use the services of Members Trust Company and may choose any qualified professional to provide trust services.