

Financial Reality Check: Tough Times, Tough Choices

To All JSC Federal Credit Union Members:

What - if anything - can the average person do about the current economic crisis facing the U.S.? How should you respond? And how will your plans for retirement be affected?

Get straight answers to these and other financial questions in a one-night only seminar entitled

"Financial Reality Check: Tough Times, Tough Choices", presented by JSC Financial Services, a MEMBERS Financial Services Program, located at JSC Federal Credit Union. This informative seminar will be presented by special guest speaker Hendrix Niemann on November 3rd at 7:00 pm. Mark A. Meier, Financial Advisor for JSC Financial Services will be at the seminar, and both Mr. Niemann and Mr. Meier will be available to take audience questions at the end of the seminar.

During this 90 minute presentation, you'll gain solid, practical, actionable information about the current financial climate and the steps you can take right now to protect yourself and your family.

WE'LL COVER THESE TOPICS:

- How does the current financial crisis compare to other financial crises over the past 50 years?
- What is a "mortgage-backed security" and a "collateralized debt obligation" and what role did these securities play in the current crisis?
- 21 steps that led to the financial crisis, and what happens now?
- The coming Baby Boomer retirement tsunami (and why that matters)
- Understand what you CAN'T control
- Take care of what you CAN control

YOU'LL ALSO LEARN:

- Why you need to get out of (or cut down on) your personal debt level
- Why and how you need to understand what's really in your portfolio and how exposed you may be to what is currently transpiring in the financial markets
- Why and how you need to diversify/re-balance your investment portfolio to minimize the damage during a protracted bear market
- Why you need a complete, objective and comprehensive asset allocation for all your investable assets (regardless of who is managing all your accounts)
- Why you need a well-crafted distribution plan for all the money you've saved and invested for retirement
- Why you need a new retirement income forecast based on the amount you may have lost during the current downturn (so you don't outlive your assets)
- Why you need to consider working 3-4 years longer than you'd planned
- How and why you should put together a Family Wealth Plan
- And much more!

Please join us for this informative seminar on November 3rd. If you would like to attend, please RSVP to Becky Day or Mark Meier using the contact information below by November 2nd. Please include your name and number of guests attending, as space is limited.

Becky Day, Marketing Coordinator

E-mail: bday@jscfcu.org Phone: 281.226.1674

Mark A. Meier, Financial Advisor for JSC Financial Services

E-mail: mark.meier@cunamutual.com Phone: 281.990.0084

JOIN US FOR THIS COMPLIMENTARY SEMINAR
Tuesday, November 3rd at 7:00 pm
NASA Hilton Hotel,
3000 NASA Parkway in Houston



ABOUT THE SPEAKER:

Hendrix Niemann is the Wealth Management Specialist for CUNA Mutual Group, where he trains and coaches financial advisors across the country on wealth management issues. Mr. Niemann has owned, started, and/or run five different businesses. He has been featured on the cover of *Inc.* magazine, and has

professionally written for national publications such as *Inc.* and *Ideal Living* on business/financial topics. Mr. Niemann regularly speaks to credit union members, staff and management throughout the U.S. about current economic trends through his "Financial Reality Check" seminars.



ABOUT MARK MEIER:

Mark A. Meier is the Financial Advisor for JSC Financial Services, a MEMBERS Financial Services Program, located at JSC Federal Credit Union. Mr. Meier has been assisting clients with their retirement planning and financial goals for the past 11 years, and has been with JSC Federal Credit Union

since December of 2000. He graduated from UCSD with a B.S. in Chemical Engineering. As a member of JSC FCU, you can contact Mr. Meier for a no-cost, no-obligation consultation about your financial goals.



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