

Let us be your guide  
to investments and  
retirement planning.



## OUR SERVICES

### RETIREMENT PLANNING

- Investment Options
- Qualified Rollovers
- Asset Positioning
- Income Planning Analysis

### INVESTMENT PLANNING

- Asset Allocation Reviews
- Risk Evaluation
- Open Architecture Product Placement
- Consistent Monitoring/Reviews

### PROTECTION PLANNING

- Insurance Need Analysis
- Long Term Care Planning
- Disability Coverage
- Health Care Analysis

### ESTATE PLANNING

- Legal References
- Trust Document Storage
- Wealth Transfer Analysis and Implementation
- Charitable Giving

### EDUCATION PLANNING

- College Cost Analysis
- State Specific Planning
- 529 Plans
- Coverdell/ESA Savings

## FOR MORE INFORMATION, Contact Cody Flatt, 563-459-6937

Vice President of Wealth Management

Or visit our Securities America branch office  
at 1710 Grant Street, Bettendorf.

Ascentra Credit Union Branch Locations:

BETTENDORF • CLINTON • DAVENPORT  
LECLAIRE • MOLINE • MUSCATINE

563-355-0152 • 800-426-5241

[www.ascentra.org](http://www.ascentra.org)

## OUR PROCESS

We look at your financial situation comprehensively and holistically. The most important part of this process is listening carefully to your goals and concerns. We ask the questions that allow us to develop and implement a strategy designed to meet your current and future goals and dreams.

### 1. DISCOVERY

We'll listen carefully and conscientiously to your goals and desires for the future. Our thorough discussion allows us to get to know you on a personal level and includes learning about family dynamics, work history, special circumstances that may affect your financial goals and your thoughts about money. This will enable us to provide you with a comprehensive analysis of your current financial situation.

### 2. ANALYZE & RECOMMEND

With the personal and financial data that we gathered in our initial meeting we will evaluate your alternatives, then share with you a financial plan that will help provide you with a road map to meet your personal and financial goals.

### 3. IMPLEMENT

We want you to feel confident about your plan of action. Once you have a chance to review your comprehensive plan we will discuss if there are any specific adjustments that need to be made, and specific product and service recommendations.

### 4. REVIEW

You'll find Ascentra Retirement & Investment Services to be an active and committed partner in making sure your plan continues to help you reach for your financial goals over time. We have established a comprehensive annual review process that includes reviewing any changes in the economy, your life, health, and income and tracking your plan of action.

Tax and legal services offered in conjunction with qualified professionals. Securities America and its advisors do not offer tax or legal services.

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