# PLANNING YOUR FINANCIAL FUTURE

## We Are Here For You!

It takes time and careful consideration to develop and maintain a financial plan.

Determining a strategy, monitoring your investments, keeping track of all the paperwork, and staying abreast of the constantly changing regulations in the financial arena can take far more time and energy than you really want to spend.

That's why the qualified LPL Registered Financial Planners at **First Florida Investment Services** are always on hand to help you develop a plan for your unique situation.

To assist with planning your financial strategy, First Florida Credit Union has developed a relationship with LPL Financial (Member FINRA, SIPC).

LPL Registered Financial Planners offer professional guidance and access to a full range of financial options, including investment analysis, mutual funds, annuities, life insurance, and more.

Our team of LPL Registered Financial Planners can help you create a strategy that is suitable for you and your situation.



## Objective Strategies

Our LPL Registered Financial Planners work with you to sift through the many decisions and choices – such as how to diversify your financial holdings, and what financial products and services are available. He or she can recommend a strategy to pursue your unique goals, and help you apply the right products and services to address your unique situation.

## Ever-Changing Needs

The right consultant knows it is not enough to simply develop a strategy – it is just as important to keep that plan on track. LPL Registered Financial Planners familiarize themselves with your situation to help adjust your financial plan as necessary. They can assist you with the following products and services:

### Services Available

- Financial Planning
- IRAs & IRA Rollovers
- Investment Analysis
- Portfolio Review
- Retirement Planning
- Business Retirement Plans



### Products Available

- Equities & Fixed Income Securities
- Mutual Funds
- Fixed & Variable Annuities
- Life, Long Term Care & Disability Insurance
- Advisory Service Products



## A Partner for Your Financial Future

Managing your finances can be easier with a professional by your side. As your financial consultant, our mission is to become your partner for financial success – to make a difference for you, your family, and your future.

We're able to do this with the substantial resources and support of our broker/dealer, LPL Financial:

- **Financial strength** – LPL is a diversified financial services company. As reported by Financial Planning magazine, June 1996-2022, based on total revenue, it is also the largest independent broker/dealer, supporting thousands of financial advisors nationwide.
- **Objective advice** – LPL does not engage in investment banking and has no proprietary products. This allows us to provide objective guidance. LPL also has one of the industry's largest independent research departments, giving us access to a wide range of strategies that we can consider together.
- **Account protection** – LPL's SIPC membership provides account protection up to a maximum of $500,000 per customer, of which $250,000 may be claims for cash. The account protection applies when an SIPC member firm fails financially and is unable to meet obligations to securities clients, but it does not protect against losses from the rise and fall in the market value of investments. For an explanatory brochure, visit www.sipc.org.

  Additionally, through London Insurers, LPL accounts have additional account protection to cover the net equity of customer accounts up to an overall aggregate firm limit of $575 million, subject to conditions and limitations.

## WHAT ARE YOUR GOALS?

Whether you are saving for college, looking forward to a financially secure retirement, or simply protecting yourself and your family from the prospect of financial uncertainty, a knowledgeable financial consultant can help you determine the financial strategy that's right for you.

## WHAT ARE YOUR DREAMS?

With our team of financial consultants, you can be comfortable knowing that you can rely on the knowledge and experience of a qualified group of professionals. Call or come by for a free consultation. We are here to help you plan for tomorrow ... today.



LPL Financial

FirstFlorida
INVESTMENT SERVICES

**CALL TODAY AND SCHEDULE AN APPOINTMENT TO BEGIN PLANNING YOUR FUTURE.**

**(904) 359-6800, ext. 8806**
**(800) 766-4328, ext. 8806**

Visit us on the web
**FirstFlorida.org/Investment-Services**

First Florida Credit Union ("Financial Institution") provides referrals to financial professionals of LPL Financial LLC ("LPL") pursuant to an agreement that allows LPL to pay the Financial Institution for these referrals. This creates an incentive for the Financial Institution to make these referrals, resulting in a conflict of interest. The Financial Institution is not a current client of LPL for brokerage or advisory services. Please visit **http://www.lpl.com/disclosures/is-lpl-relationship-disclosure.html** for more detailed information.

**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. First Florida Credit Union and First Florida Investment Services **are not** registered as a broker-dealer or investment advisor. Registered representatives of LPL offer products and services using First Florida Investment Services, and may also be employees of First Florida Credit Union. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of First Florida Credit Union or First Florida Investment Services. Securities and insurance offered through LPL or its affiliates are:

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Thinking about tomorrow today.

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