Planning for each stage of your life

Liberty Bank Investment Services

Use Liberty Bank Investment Services to help build a future you'll feel confident about.

Need to make a financial plan?
Our advisors work with you to build long-term planning solutions – with advice and investments tailored specifically to your needs. Getting started is easy—contact us and we'll help put a plan together in no time.

Starting Out
Accumulation Stage

Early Years: 20's and 30's

Talk to one of our Liberty Bank associates about getting started with planning for long-term savings goals.

Challenges	Services Needed
• Income	✓ Savings Goals and a Financial Plan
• Retirement Accumulation	✓ Retirement Goals and Planning
• Cash Flow	✓ Debt Management
• Earnings Protection	✓ Disability Insurance
• Asset Protection	✓ Life Insurance
• Career, Family and Lifestyle	✓ Employer-Sponsored Benefits

With one of our financial advisors, we can dig deeper into your financial goals and help you find the path that's right for you. Here's how we do it:

1. Understanding you and your family, while gathering information about your situation, concerns and goals.
2. Designing a comprehensive plan with solutions intended to help you reach your objectives.
3. Implementation of your customized strategy using the extensive tools available to us through Raymond James.
4. Management of the progress of your investments. We'll work with you to adjust your plan as your circumstances and goals change.

Established
Pre-Retirement Stage

Mid Years: 40's & 50's

Challenges	Services Needed
• Retirement Accumulation	✓ Retirement Goals & Planning
• Portfolio Risk Management	✓ Diversification and money management
• Minimizing Taxes	✓ Tax-benefit strategies
• Retirement Plans (401k, IRA)	✓ Asset allocation
• Health Care and Elder Care	✓ Long-Term Care Insurance
• Earnings Protection	✓ Disability Insurance
• Asset Protection	✓ Life Insurance

Retirement *Transition Stage*

Years: **60's**

Challenges	Services Needed
• Retirement Accumulation	✓ Retirement Goals and Planning
• Portfolio Risk Management	✓ Diversification and money management
• Selecting a Retirement Date	✓ Retirement Transition Action Plan
• Retirement Plans (401k, IRA)	✓ Asset allocation and consolidation
• Minimizing Taxes	✓ Social Security Analysis
• Cash Flow for Spending Plan	✓ Income & Distribution Planning
• Wealth Transfer	✓ Preliminary estate planning
• Healthcare and Elder Care	✓ Long-Term Care Insurance

Estate & Legacy
Full Retirement Stage

Years: 70's, 80's, and beyond

Challenges	Services Needed
• Generating Income	✓ Distribution Planning
• Not Outliving Assets	✓ Income Planning
• Required Minimum Distributions	✓ In-retirement planning/ consolidation
• Elder Living	✓ Longevity planning
• Minimizing Taxes	✓ Estate Planning
• Beneficiaries	✓ Legacy planning
• Wealth Transfer	✓ Charitable Planning

Ready to get started? We're here to help.

Visit your local Liberty Bank branch for a financial advisor near you, or call Liberty Bank Investment Services toll-free 888-570-0774.

LIBERTY BANK
INVESTMENT SERVICES

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