

# Take Charge of Your *Financial Well-Being* with Catholic United Financial

*Just like your physical and spiritual health,  
financial health is an important aspect to your overall wellness.*

Directed by our Catholic faith and inspired by the greater good, we're on a mission to grow your financial security at every step of life's journey.

We provide a free and quick financial snapshot to help you stay on track. This process provides a highly personalized experience to help you with your unique financial needs.

Here's how it works:

## 1 Financial Snapshot Check-Up

Answer a short series of questions about you to help determine areas of interest and concern.

## 2 Assessment Review

Based on your answers, we will provide a one page overview of your current situation.

## 3 Create a Plan

We work with you to create a plan that not only gives you financial insight and ideas, but also reflects your faith and what is important to you.

## 4 Regular Check-Ins

We will check in with you to make sure you'll stay on track—chart your progress.



### Planning

- Do your heirs know your wishes, or will they have to guess?
- Advise on record keeping and importance of key documents.
- Help understand what should be in a will.

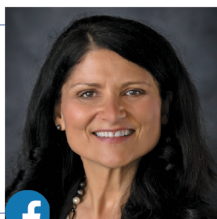


### Families

- Verify amount of insurance needed.
- Simple ways to save for college, retirement.
- Difference between tax-qualified and tax-free.\*
- Do you have children or grandchildren? Are they eligible for scholarship grants?

### Seniors and Retirement Concerns

- Running out of money—how to create an income stream for life.
- How to navigate Medicare, the cost of health care and prescription drugs.
- Ideas on how to provide an inheritance and leaving gifts.
- Estate and retirement plan in place?
- Nursing home and end of life care—Protect your assets and access to additional funds to cover cost.
- Final expense and funeral arrangements, are they covered?
- Options to manage tax-smart\* strategies for Required Minimum Distributions (RMDs).



Sales Representative

**Donna Nelson, FIC**

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"...pointed me in the right direction for what I need."

—Google Review, Darlene D about Becky King of Detroit Lakes, MN

"I like the longevity of the organization, since 1878. As a member, I am part owner and there are no stock holders."

—Facebook Review, Lee H



"...caring and inventive in providing options in all areas."

—Google Review, Terese D about Vicky Giacalone of Waupaca, WI



Get the expertise you need with a unique faith-directed perspective.

Catholic United  
Financial 

## Financial Tools and Solutions

- Life insurance & Annuities
- Individual retirement annuities (IRAs), Roth, TSA & SEP plans
- Medicare Supplement Health Insurance



- Full-service credit union for members and their families
- Home equity, auto, boat and RV loans
- Certificate of deposit (CD's)
- Savings & checking accounts.
- Adoption Loans



- How to express your faith and pass 'your things' to heirs, charity and parishes.
- Show how modest gifts can be amplified to give more to your parish or charity of choice.
- Explore the current and future tax advantages of giving.
- Start and manage—Donor Advised Funds, family giving plans and more.

## Join our not-for-profit mission!

### OUR VISION

All people are financially secure, faith-filled, and engaged in their communities.

### OUR MISSION

We financially protect and connect members in faith and joyful service at every step of life's journey.

## We Transform

# Profits into Purpose

Catholic United is a member-owned, not-for-profit financial services company, connecting people of faith, protecting their future and generously impacting parishes, schools and communities.



## Together we raised \$7,815 for St. Mary's School

This year the 86 participating schools raised \$1,419,287 for Catholic Education. The Catholic Schools Raffle's sole sponsor, Catholic United Financial, awarded over \$20,000 to participating schools and students for their impressive efforts and donated over \$45,000 in Raffle Prizes.

## Single Premium Youth Term



### Your One-Time Payment Provides:

- **Instant Donation to Catholic Education.** Catholic United will provide an immediate donation to a Catholic school or religious education program of your choice on your behalf when your child becomes a member.
- **Cover Post-High School Tuition Expenses.** Member child becomes eligible to apply for up to \$500 in post-high school tuition scholarship money. Rules apply. See [www.catholicunitedfinancial.org/becomeeligible](http://www.catholicunitedfinancial.org/becomeeligible)

Catholic United  
Financial 

Member-Owned, Not-For-Profit

INSURANCE | BANKING | RETIREMENT PRODUCTS | LEGACY PLANNING