Why ELGA?

If you were doing something incorrect in your financial plans when would you want to know about it?

ELGA Investment and Insurance Services Inc. is a credit union operated and member oriented investment advisory and financial planning practice based in Flint, Michigan. The program was started in 2002 in an effort to be different from the traditional firms, brokers, and insurance agents you see today.

- ☐ Locally Owned and Operated - Not a Franchise
- ☐ Independent - No Conflicts of Interest
- ☐ Vast Products and Services
- ☐ Experienced - Tax and Income Specialties
- ☐ Qualified - CPA and Attorney Referred
- ☐ Complimentary Trust Funding and Client Reviews

For over 14 years our specialty has been tax and distribution planning, an area that few firms focus upon. We make the complex problem of taking money out of your retirement plans easy, which in turn creates very strong relationships with our client members. Most firms just offer investments, however, an investment is not a plan.

Our job is to provide you with confidence, by addressing the investment advisory and intergenerational planning issues that you might not know exist. We go beyond looking for the next best investment product and consider what many financial professionals are not addressing and make our core expertise.

Our firm is positioned to be a vital part of our clients lives and we invite you to share with us your fears, dreams, and aspirations. Should you choose to join us you'll find out what makes us different and what our clients already know..

...personal service, professional results.

Michael R. Moleski

- *Series 7, General Securities Representative*
- *Series 52, Municipal Securities Representative*
- *Series 65, Uniform Investment Advisor*
- *Series 63, Uniform Securities Agent*
- *Life, Health, and Variable Contracts Insurance*

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