How risky is your portfolio?



Life is a balancing act. Don't make it any harder by having a portfolio that doesn't match your goals. We use cutting edge technology that identifies your personal level of risk. From there we identify the most appropriate investment and insurance program to help meet your goals and expectations.

Together we can take the guesswork out of your financial future.

CASL® CHARTERED ADVISOR FOR SENIOR LIVING®

ChFC® CHARTERED FINANCIAL CONSULTANT®

CLU® CHARTERED LIFE UNDERWRITER®

RICP® RETIREMENT INCOME CERTIFIED PROFESSIONAL®

EIGA WEALTH MANAGEMENT

We pinpoint *your* risk level with Riskalyze.

Step 1:

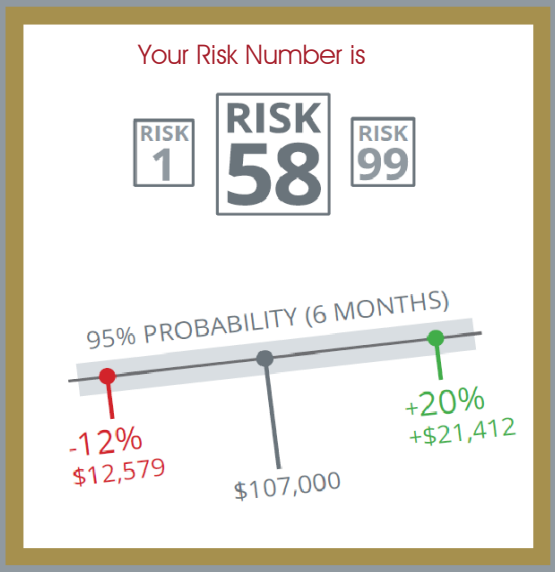
Complete our questionnaire which examines your portfolio size, financial goals, and what you're willing to win or lose. Your persona risk number is used to guide us in the decision-making process.

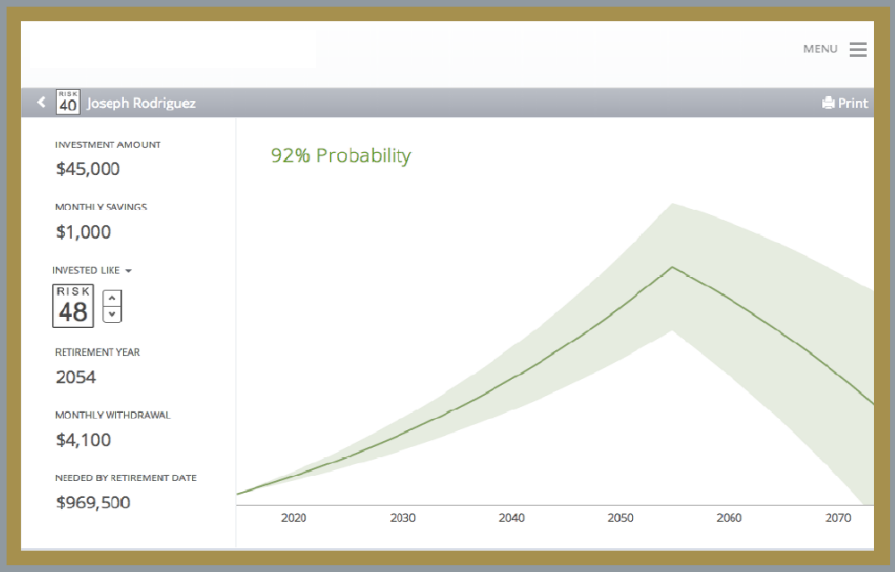
Step 2:

We analyze your existing portfolio in relation to your risk number and walk through a detailed explanation of all your options giving you the context to compare what you have and what could be.

Step 3:

We build a retirement roadmap and portfolio that includes projections for success. At the end you'll fully understand how we can help you become more confident about your retirement.





We make certain your investments *match* their purpose.

Guaranteed Accounts

Your principal and interest are guaranteed. Lower rates of return and shorter time frames.

- Savings
- CD's
- Fixed Annuities
- Life Insurance

Hybrids

Either your balance or the stated interest is guaranteed. Inflation based returns and typically 3- 5 year time frames.

- Government, Municipal, or Corporate Bonds
- Equity Index Annuities
- Buffered ETF's

Equities

No guarantees of interest or principal. Longer time frames and potential for above inflation returns.

- Stock
- ETF's
- Mutual Funds
- REIT's
- Variable Annuities



Bank products carry FDIC insurance up to applicable limits and offer a fixed rate of return. Guarantees and benefits provided by life insurance products are subject to the claims-paying ability of the issuing insurance company. Government bonds are guaranteed by the U. S. Government and, if held to maturity, offer a fixed rate of return and fixed principal value. Municipal bonds are debt obligations of a state or local government entity. The funds may support general government needs or special projects. Safety is based on the viability of the issuing municipality and the community in general. Fixed income investments are subject to various risks, including changes in interest rates, credit quality, market valuations, liquidity, prepayments, corporate events, tax ramifications and other factors. Mutual funds and variable annuities are sold by prospectus only. Before investing, investors should carefully consider the investment objectives, risks, charges and expenses of a mutual fund, or a variable annuity and its underlying investment options. For mutual funds, the fund prospectus, and for variable annuities, the current contract prospectus and underlying fund prospectuses, provide this and other important information. Please contact your representative or the Company to obtain a prospectus. Please read the prospectus(es) carefully before investing or sending money.

EIGA
WEALTH MANAGEMENT

www.elgawealthmanagement.com | 810-600-4444 | info@elgawealthmanagement.com | @elgawealthmanagement

ELGA Wealth Management. is a credit union 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.

Our investment and insurance professionals assist clients and business owners from all walks of life. Whether you have 30 years or 30 days from retirement we help you become more confident in your ability to care for yourself and your family.

We help protect your assets now and through retirement with our common sense client centered approach. We create complete plans for our clients that are easily understood, work on their time schedules, and help them achieve their goals.

As an independent office we have no proprietary products and services which frees us from many conflicts of interest. The confidence that our clients enjoy is born from the strength of our relationship. Our professionals work for your benefit and have access to vast products and services that compliment our specialties. Whether you need help with an old 401k, savings for college, od planning for retirement we stand ready to serve you.

Why ELGA Wealth?

What is the difference between an investment adviser, insurance agent, broker, or financial planner? Some planners are investment advisers, some brokers are agents, some advisors are brokers, but not all are financial planners.

As investment advisors we are obligated to put our clients interests first. We create complete plans. Our professionals work for your benefit and have access to a broad range of products and services that compliment our expertise.

Your financial professional should help you separate yourself from your emotions and manage your expectations. They should also facilitate the selection of your investments, strategies, and overall plans.

Simple | Effective |Convenient

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To receive the 2013 Five Star Wealth Manager award, researched and managed by Five Star Professional, a wealth manager must meet 10 objective eligibility and evaluation criteria associated with wealth managers who provide quality services to their clients. 2,762 wealth managers in the area were considered for the award.749 were named 2013 Five Star Wealth Managers which represents less than 28% of the total wealth managers in the area. Wealth managers do not pay a fee to be considered or placed on the final list of 2013 Five Star Wealth Managers. The Five Star award is not indicative of the wealth manager's future performance.

To receive the 2014 Five Star Wealth Manager award, researched and managed by Five Star Professional, a wealth manager must meet 10 objective eligibility and evaluation criteria associated with wealth managers who provide quality services to their clients. 3,448 wealth managers in the area were considered for the award.658 were named 2014 Five Star Wealth Managers which represents less than 20% of the total wealth managers in the area. Wealth managers do not pay a fee to be considered or placed on the final list of 2014 Five Star Wealth Managers. The Five Star award is not indicative of the wealth manager's future performance.

To receive the 2015 Five Star Wealth Manager award, researched and managed by Five Star Professional, a wealth manager must meet 10 objective eligibility and evaluation criteria associated with wealth managers who provide quality services to their clients. 2,238 wealth managers in the Detroit area were considered for the award. 627 were named 2015 Five Star Wealth Managers which represents less than 29% of the total wealth manages in the area. Wealth managers do not pay a fee to be considered or placed on the list of 2015 Five Star Wealth Managers. The Five Star award is not indicative of the wealth managers future. Wealth managers do not pay a fee to be considered or awarded. Once awarded, wealth managers may purchase additional profile ad space or promotional products. The award methodology does not evaluate the quality of services provided and is not indicative of the winner's future performance. Wealth managers may or may not use discretion in their practice and therefore may not manage their client's assets. The inclusion of a wealth manager on the Five Star Wealth Manager list should not be construed as an endorsement of the wealth manager by Five Star Professional, HOUR Detroit or DBusiness. Working