

Frequently Asked Questions

For the LPL Financial Advisors at Investment Services at Bay Federal Credit Union

If you have considered any of the following questions, the LPL Financial Advisors at Investment Services at Bay Federal Credit Union may be able to help you understand your options and pursue your goals:

- **Do you have significant assets that you would like to pass on to heirs or charitable organizations?**
 Yes No
- **Are you looking for ways to potentially increase your income to help keep up with your expenses?**
 Yes No
- **Are you looking for the potential for additional income in retirement aside from Social Security and/or your pension?**
 Yes No
- **Do you manage your assets in a trust account? Are you looking for tax advantaged income?***
 Yes No
- **Are you looking for ways to help manage your tax liability this year?***
 Yes No
- **Do you have money that you do not intend to use in the next two to three years that is sitting in a Certificate or Money Market account?**
 Yes No
- **Do you worry about your spouse if something were to happen to you?**
 Yes No

To schedule a complimentary appointment with the LPL Financial Advisors at Investment Services at Bay Federal Credit Union, please visit www.bayfed.com or call us at 831.479.6000, extension 7.



Investment Services
at Bay Federal Credit Union

Available through LPL Financial, Member FINRA/SIPC

831.479.6000 • www.bayfed.com • 888.4BAYFED

*Every individual tax situation is unique. For specific tax advice please consult a qualified tax professional.

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Not Insured by NCUA or Any Other Government Agency	Not Credit Union Guaranteed	Not Credit Union Deposits or Obligations	May Lose Value
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