



## Investing *Investment & Insurance Services*

Located at  **Credit Union  
of New Jersey**

We're with you every step of the way.

Seek to maximize your investment potential with Investment & Insurance Services Located at Credit Union of New Jersey. Our financial professionals will customize a life-stage planning strategy to pursue your specific goals. Plus, our Long-Term Insurance options ensure your loved ones are protected. Take advantage of our educational workshops, including online video options, to further your financial knowledge. Start planning for your future today.

### Putting a bullseye on long-range planning.

You probably have some targets in mind when it comes to planning for the future—college for your children, retirement options for you, maybe even estate planning strategies. Our team of representatives can help you hit the mark with services such as:

- Mutual funds
- Fixed and variable annuities
- Traditional and Roth IRAs
- 529 College Savings Plans
- Individual stocks and bonds
- 401(k) and other retirement plans

### Being ready for the unexpected.

In addition to providing retirement and income strategies, as well as investment analysis and portfolio allocation, wealth transfer and estate planning strategies, Investment & Insurance Services Located at Credit Union of New Jersey can help you protect your hard-earned investments with long-term insurance plans so your family won't be burdened if something happens to you. Insurance services include:

- Life insurance
- Long-term care insurance

This material contains only general descriptions and is not a solicitation to sell any insurance product or security, nor is it intended as any financial or tax advice. Guarantees are based on the claims paying ability of the issuing company.

**For additional information, visit [cunj.org](http://cunj.org).**

Check the background of investment professionals associated with this site on FINRA's **BrokerCheck**.

## Credit Union of New Jersey provides you with the freedom to prosper.

What exactly does that mean? It means we're here to provide regular people like you and me with the knowledge and ability needed to be in control of our financial lives. When you join us, you'll become a member (not a customer), as well as an owner, which entitles you to benefits you won't find at "big box banks," like:

- Low-rate loans
- Higher dividends on deposits
- Low-cost services, like our no-fee checking account
- Voting rights at our annual meeting

**"The Freedom to Prosper"** means you'll find that Credit Union of New Jersey is the place to go when you need guidance and the ability to soar. Our entire team is ready, willing and able to help our hard-working people to plan and execute short, medium and long-term financial strategies, then move them toward prosperity.

What else do you need to know about us? We were incorporated in 1943 to serve State Highway Department employees. Today, we have \$350 million in assets and we serve nearly 40,000 members from more than 200 organizations, in addition to our original charter group.

Are you ready to be a part of a 75-year tradition? Join us and let us help you reach for the stars.

### Credit Union of New Jersey

1301 Parkway Ave., Ewing, NJ 08628  
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Branches in Ewing, Trenton, the DOT and Willingboro.

[cunj.org](http://cunj.org)

Enjoy the freedom to prosper. If you have questions about Investment & Insurance Services Located at Credit Union of New Jersey and the services

we offer, feel free to give us a call at 609.538.4061 or 800.538.4061, or stop by one of our convenient branch locations.

Important Disclaimers

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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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