Harvard
FEDERAL CREDIT UNION

Investing 101

Today's Hosts

Community Engagement Team

Terrence Bazile
Community Engagement Specialist

Ty Robinson
Community Engagement Specialist

Today’s Webinar

Format

This is a hybrid presentation. We will take questions from the audience in the room and those on the webinar.

Reducing Background Noise

Make sure you are in a quiet place without distractions.

Using the Questions Feature

If you have a question, use the Q&A feature to let us know.

Presentation & Recording

This presentation is being recording and will be posted on our YouTube channel to re -watch.

Not-For-Profit Banking at Harvard FCU

Community Focused

Harvard FCU is dedicated to empowering our community at Harvard and beyond. Once a member, always a member, even if you leave your job. When you join membership extends to all family members.

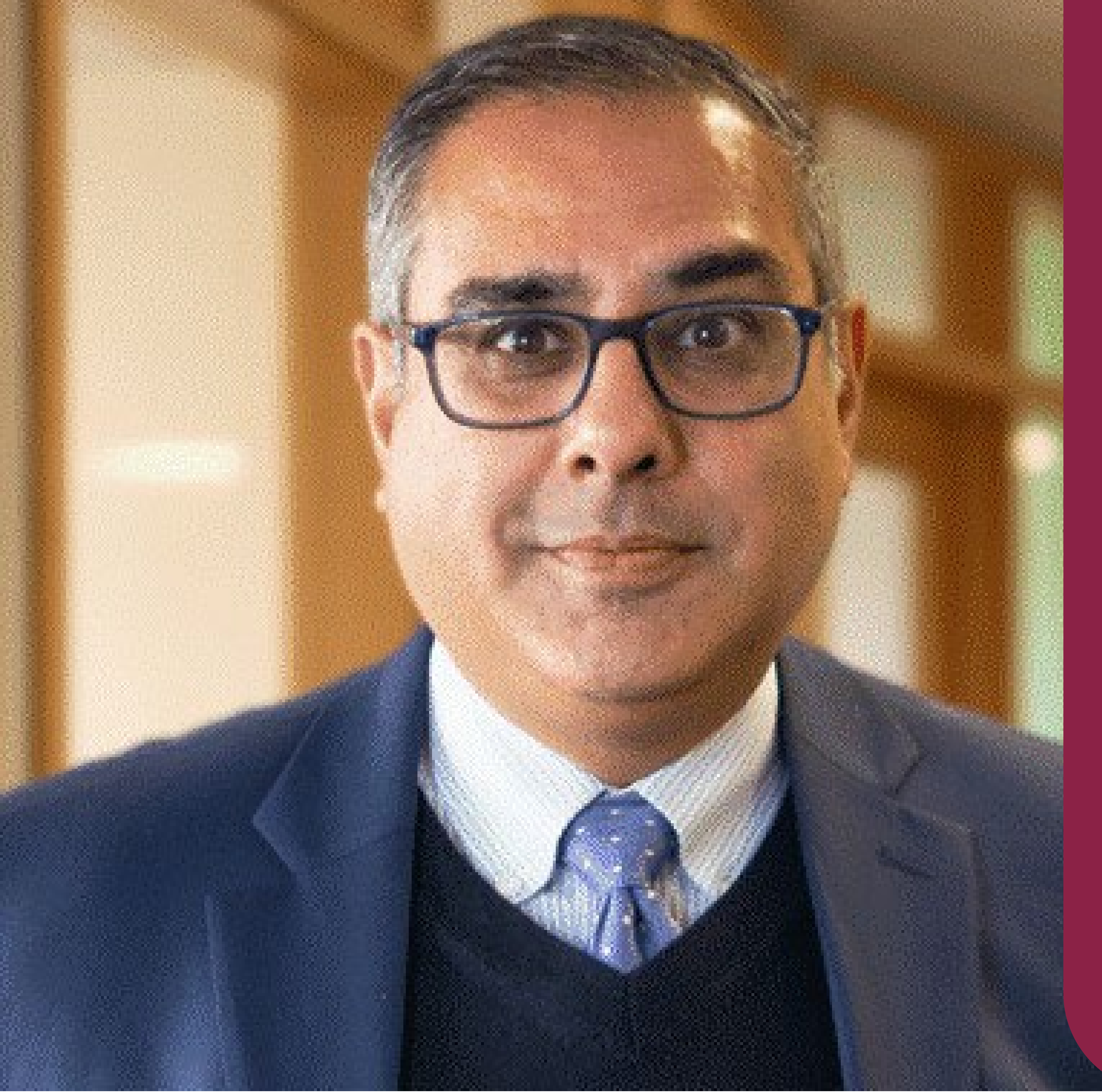
Products & Services

Free access to ATMs nationwide. Credit cards with cash back rewards. Home loans for purchases and refinancing, student loans and refinancing options, auto loans and more.

Access Anywhere

Convenient locations and Online Banking. Mobile Banking and Digital Wallet ready. Access to the nationwide CO-OP Shared Branching Network.

Harvard FEDERAL CREDIT UNION



Today’s Presenter:

Raj Bhanshali

Investment Advisor Representative,
CUSO Financial Services, L.P.,
Harvard Federal Credit Union

Disclaimer

Non-deposit investment products and services are offered through CUSO Financial Services, LP ("CFS") a registered broker-dealer (Member FINRA/SIPC) and SEC Registered Investment Advisor. Products offered through CFS: are not NCUA/NCUSIF or otherwise federally insured, are not guarantees or obligations of the credit union, and may involve investment risk including possible loss of principal. Investment Representatives are registered through CFS. The Credit Union has contracted with CFS for investment services. Atria Wealth Solutions, Inc. ("Atria") is a modern wealth management solutions holding company. Atria is not a registered broker-dealer and/or Registered Investment Advisor and does not provide investment advice. Investment advice is only provided through Atria's subsidiaries. CUSO Financial Services, LP is a subsidiary of Atria.

· The information provided here is for general informational purposes only and should not be considered an individualized recommendation or personalized investment advice. Any opinions or forecasts contained herein reflect the subjective judgments and assumptions of the authors only and do not necessarily reflect the views of CFS, Investing is subject to risks including loss of principal invested. Past performance is not a guarantee of future results. No strategy can assure a profit nor protect against loss. This information is not intended to be a substitute for specific individualized tax, legal or investment planning advice. Neither CFSnor its registered representatives or employees, provide tax or legal services. Please note that individual situations can vary. Therefore, the information should be relied upon when coordinated with individual professional advice

Today’s Webinar Agenda

Securities Trading: We will walk through three common types: stocks, bonds, and mutual funds/ETFs/ETPs.

Investment Goals & Risk: Defining your goals, time frame, risk tolerance, asset allocation and diversification targets.

Fees & Commissions: What to look for when you think about fees.

Buying & Selling: Strategy and procedures.

Evaluating Performance: How to handle volatility; how to assess performance of your investments.

Q&A

What is an Investment Portfolio?

- A collection of investments owned by one organization or individual.
- Managed as a collective whole with specific investment goals in mind.

Securities Investing

Stocks

Equity securities – you are a part owner in the company that issued the shares.

Bonds

Debt securities – the bond issuer pays you interest as compensation for the risk of you loaning them money.

Mutual Funds & ETPs

A mutual fund or exchange-traded product (ETP) might contain hundreds of stocks, bonds, and other securities.

Asset Allocation

Stocks

Historically stocks have offered the highest rates of return. Stocks are generally considered riskier or aggressive assets.

Bonds

Fixed income has historically provided lower rates of return than stocks. Bonds are typically considered safer or conservative assets.

Cash & Cash-like Assets

While you don't typically think of cash as an investment, cash equivalents like savings accounts, money market accounts, certificates of deposit, cash management accounts, treasury bills, and money market mutual funds are all ways that investors can enjoy potential upside with very low levels of risk.

How to Get Started

1 Set Investing Goals

Identify your most important **short, medium, and long-term** financial goals.

Next, estimate how much each goal will likely cost. It's often a good idea to set up separate savings or investment accounts for each of your major investment goals.

2 Know Your Timeframe

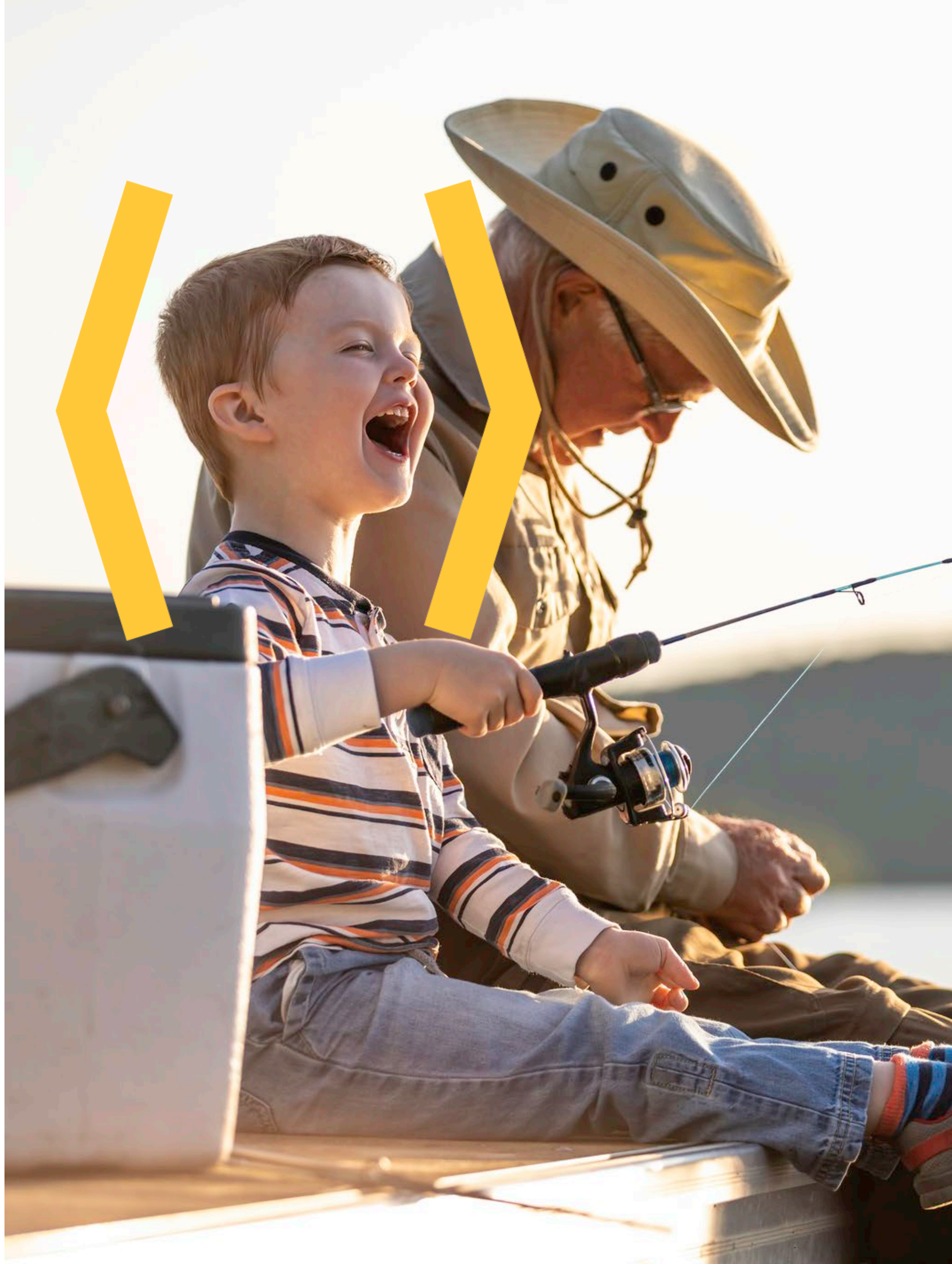
When you need your money often determines how you'll invest it. Too often, investors realize they need money sooner than expected and are forced to sell when the market is against them.

3 Be Patient

Investing for the long term (buying and holding) generally works out better than trying to make a quick score.

4 Test the Waters

If you’re new to investing, wade into the experience rather than jump in head first. If you work with an investment professional, take time to build mutual trust. As you grow your portfolio, you can diversify your assets among different accounts or work with different investment professionals.



5 Monetize your Employee Retirement Benefits

If your employer offers a 401(k) or similar retirement savings program, think of it as a potential on-ramp to investing. There are often incentives to doing so, like a company match, or tax benefits.

6 Educate Yourself

Know what you're investing in, especially if it's an investment you aren’t familiar with. How does it work? What fees will you pay? Understand and track the investments you own. Learn about asset allocation and diversification so you don’t bet the ranch on a single investment. Avoid hunches and hot tips. And never stop educating yourself about investing!

7 Asset Allocation

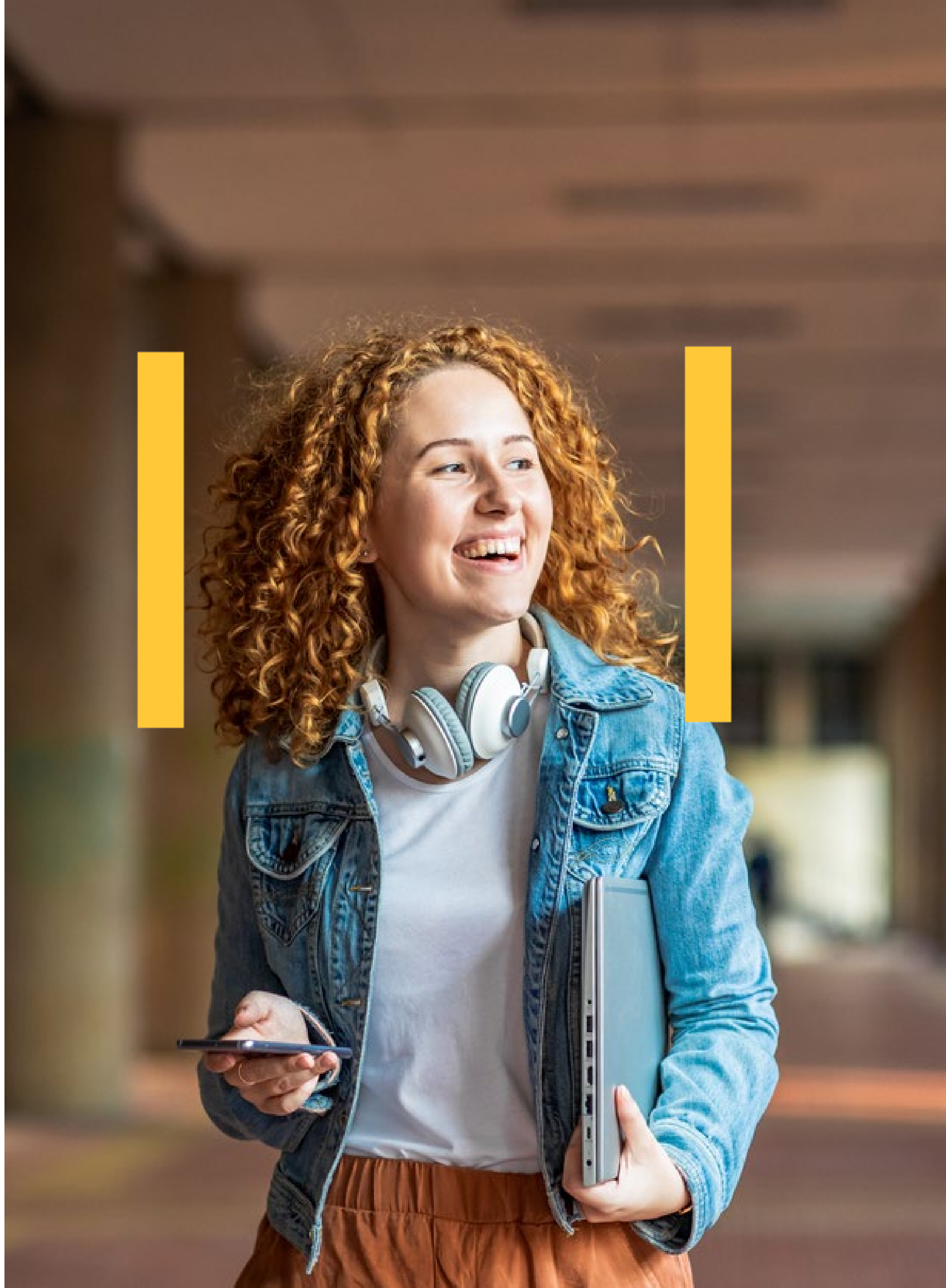
Asset allocation involves dividing your investments among different assets, such as stocks, bonds, and cash. The asset allocation decision is a personal one. The allocation that works best for you changes at different times in your life, depending on how long you have to invest and your ability to tolerate risk.

8 Fees & Commissions

Ask your advisor about how they handle fees and commissions. Learn how fees can impact your growth over time.

9 Automatic Investing

Automatic investing, sometimes known as dollar cost averaging is investing the same amount of money at regular intervals over an extended period of time, regardless of the share price. By investing a fixed amount, you purchase more shares when prices are low, and fewer shares when prices are high. This may reduce your overall average cost of investing.

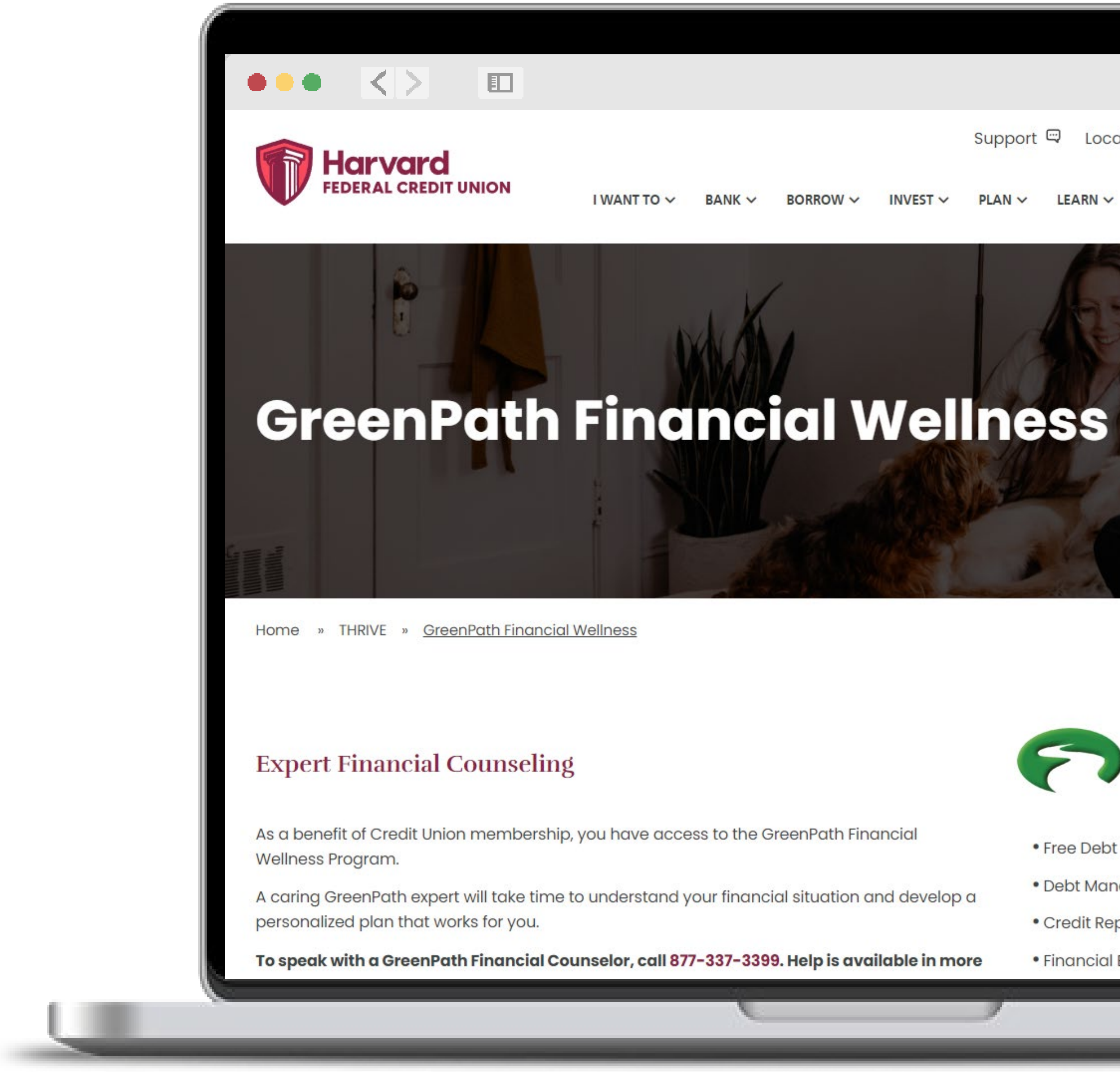


Questions?

GreenPath

GreenPath Financial Wellness offers free credit, debt, budget, housing, and federal student loan counseling.

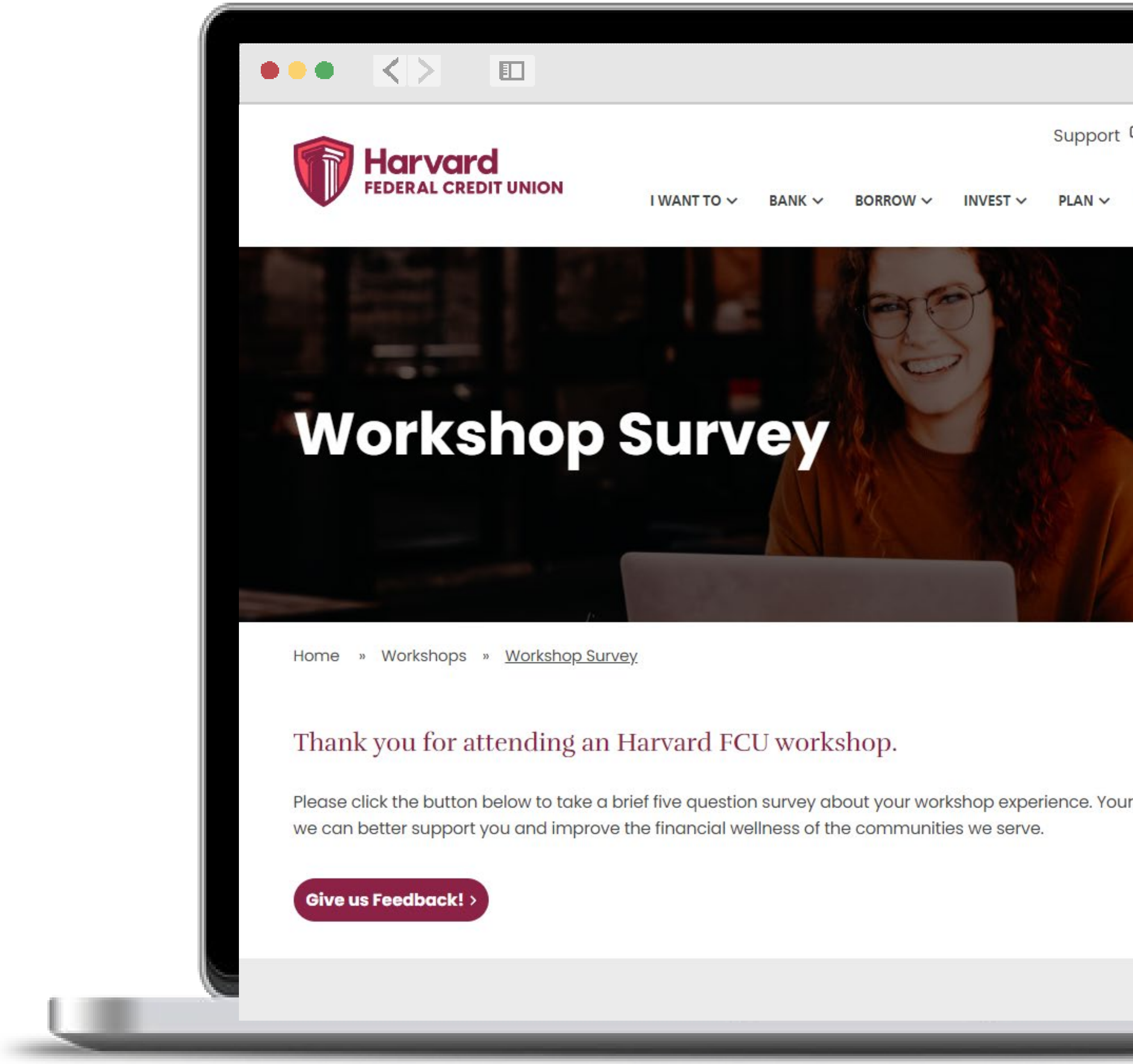
HarvardFCU.ORG/GREENPATH



Survey Says!?

Let us know how you liked this webinar.

HarvardFCU.ORG/SURVEY



Visit us in the
Longwood Medical Area!

Visit our branch at 435 Brookline Ave

Let's keep in touch!

rbhanshali.cfsinvest@harvardfcu.org

harvardfcu.org

@HarvardFCU
Find us on all social channels

104 Mount Auburn Street
Cambridge, MA 02138