

Wealth Management client relationship service statement

As CFS Advisors* we help clients in all life stages meet their financial goals. We guide them through investment management, retirement and income planning, and wealth transfer concerns, creating tailored solutions to help every client achieve their unique goals.



Comprehensive financial planning

Assess priorities, review goals, provide guidance



Retirement planning strategies

Identify gaps, consolidate assets, build a plan



Investment management

Choose and manage investments, create a strategy



Wealth transfer strategies**

Provide efficient asset planning, ongoing trust management



Qualified retirement plan rollovers***

Manage rollovers, consolidate account management



Life insurance and long-term care

Protect your family and assets



Matt Russell

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*Non-deposit investment products and services are offered through CUSO Financial Services, L.P. ("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 to make non-deposit investment products and services available to credit union members. **CUSO Financial Services, L.P. (CFS) and its Registered Representatives do not provide tax or legal advice. Clients should obtain their own independent tax and legal advice based on their particular circumstances. ***Before deciding whether to retain assets in an employer sponsored plan or roll over to an IRA, an investor should consider various factors, including but not limited to: investment options, fees and expenses, services, withdrawal penalties, protection from creditors and legal judgments, required minimum distributions and possession of employer stock.

You are being referred to CUSO Financial Services, LP ("CFS") the brokerage firm and Registered Investment Advisor that provides non-deposit investment products and services through CFS Financial Professionals at your Credit Union. CFS and your Credit Union have entered into an agreement whereby the Credit Union may refer potential investment clients to CFS. Below is some important information for you to understand about this endorsement.

- The Credit Union is not a current investment client of CFS and is not affiliated with CFS.
- The Credit Union will receive compensation from CFS if you establish an investment advisory account with CFS or engage CFS for financial planning services.
 - » The Credit Union will receive up to 42% net of fees, expenses and overhead of the investment advisory fee or financial planning fee that you pay to CFS. The Credit Union will receive this fee for as long as you maintain an investment advisory relationship with CFS.
 - » You do not pay a higher investment advisory fee or financial planning fee because of the fee paid to the Credit Union.
- The Credit Union has a conflict of interest because it has a financial incentive to recommend that you establish an investment advisory relationship with CFS so that the Credit Union can receive compensation.

The Credit Union is not authorized to provide investment advice on behalf of CFS.

For important information related to our fees and services please review the CFS Form ADV Part 2A at adviserinfo.sec.gov/firm/summary/42132.