| Planning for Retirement

In this workshop, you'll learn about:

- > Factors that influence your retirement income needs
- > How Social Security plays a role in your retirement years
- > The differences between aggressive and conservative asset allocation

Attend for your chance to win a gift card!

Join Us

Thursday, February 16
1:00 PM - 1:45 PM | Eastern
Online Webinar

Register

elements.org/villages







Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker/dealer (member FINRA/SIPC). Insurance products are offered through LPL or its licensed affiliates. Elements Financial Federal Credit Union and Elements Wealth Management are not registered as a broker/dealer or investment advisor. Registered representatives of LPL offer products and services using the name Elements Wealth Management and may also be employees of Elements Financial Federal Credit Union. These products and services are being offered through LPL or its affiliates, which are separate entities from and not affiliates of Elements Financial Federal Credit Union or Elements Wealth Management. Securities and insurance offered through LPL or its affiliates are:

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

Elements Financial Federal Credit Union ("Financial Institution") provides referrals to financial professionals of LPL Financial LLC ("LPL") pursuant to an agreement that allows LPL to pay the Financial Institution for these referrals. This creates an incentive for the Financial Institution to make these referrals, resulting in a conflict of interest. The Financial Institution is not a current client of LPL for brokerage or advisory services.

on.

 $Please\ visit\ https://www.lpl.com/disclosures/is-lpl-relationship-disclosure.html\ or\ scan\ the\ QR\ code\ for\ more\ detailed\ information.$