PCT
Federal Credit Union

AVAILABLE
EXCLUSIVELY
TO OUR
MEMBERS

IT WASN'T *by accident*

Life can be complicated...

Family. Friendships. Career. Health. Investments.
Kids & grandkids. College. Home. Nest Egg.
Vacation. Money. Retirement.

It often doesn't feel like there are enough hours in the day to stay on top of all of your commitments, let alone worry about how to plan for your future.

Putting all the pieces together to get from where you are now to where you want to be can seem like an impossible task. What do you want? When do you want it? Are you forgetting anything? Are you prepared for life's speedbumps and inevitable ups and downs?

In many ways your finances are interwoven with much or your life. Many of the decisions you make are measured by your ability to afford what you want to do or choosing based on a particular cost level. You want the best for you and your family, but you need to weigh that against what you see for your future while allowing for the unexpected.

That's why it's important to have a plan, a road map that can help you stay on path to your destination. Because you don't get there by accident.

And having a trusted resource to help you put it all together can be invaluable. That's where we come in....

...when you don't have a plan.

Northeast Planning Associates

We help you plan for

Without a plan, it is nearly impossible for you to set, pursue, and reach your goals. We believe everyone – regardless of their level of wealth—needs a financial plan that integrates all elements of their finances.

Whether you are just getting started planning for retirement or have already built a nest egg, we can help you develop your own personalized roadmap designed to help you understand where you are today and what you need to do in the future to accomplish your goals.

RETIREMENT PLANNING

Typically, clients planning for retirement are less focused on taking risks and more focused on managing and preserving their wealth, while working to create a predictable income stream for retirement. We seek to identify opportunities for building a consistent income that will last through retirement and help you determine when you may be able to retire.

INVESTMENT MANAGEMENT

We believe that a diversified and flexible investment portfolio tailored to your unique situation is essential for pursuing financial goals. In creating your investment portfolio, we help you understand the balance between risk and reward.

ESTATE PLANNING

The financial side of estate planning is often overlooked and can have a significant impact on your family. We can assist you in articulating your estate planning needs, and coordinate the work of other professionals who may be needed, including attorneys and CPAs.

COLLEGE PLANNING

Many families and couples may want to help pay for their child or grandchild's future college tuition. We can help you balance these needs with your retirement planning goals and evaluate educational plans, such as a 529 plan, that allow you to simultaneously save and plan for your retirement.

INSURANCE

Without the right type of insurance to protect your assets, you could be leaving yourself vulnerable. We help you determine what type of coverage is appropriate for your circumstances, including life, long-term care, and disability insurance options.

the future you want... and deserve.

FINANCIAL PLANNING SERVICES

- Asset Allocation Review
- Cash Flow Analysis
- Income Tax Planning
- Educational Cost Analysis
- Insurance Needs & Policy Analysis
- Estate Plan Analysis
- Rent vs. Own/Buy vs. Lease
- Business Succession Planning

QUALIFIED ACCOUNTS

- IRA/Roth IRA/SIMPLE IRA/SEPs
- 401(k)
- 403(b) Plan - Catch up provision rules
- Profit Sharing Plans
- Defined Benefit Plans - Pension
- Maximization Analysis
- 457 Plan - Catch up provision rules

ADVISORY ACCOUNTS

- Mutual Fund Wrap Accounts
- Separately Managed Accounts
- Active & Passive Strategies

INSURANCE PROGRAMS

- Equity Index Annuities
- Fixed Annuities
- Variable/Universal Life Insurance
- Term/Whole Life Insurance
- Long Term Care

INVESTMENT PROGRAMS

- Mutual Funds
- Variable Annuities
- Stocks & Bonds
- Bonds
- REITs
- Direct Participation Programs

EDUCATIONAL ACCOUNTS

- 529 Plans
- Educational IRAs
- UGMAs
- UTMAs

NON-QUALIFIED ACCOUNTS

- Standard Brokerage

At Northeast Planning Associates, we maintain a high level of fiduciary care and objectivity in all that we do. To get started on your financial path, contact us today.

We have the Team

JOHN CASTELOT, RFC® - FINANCIAL ADVISOR

WIth more than 25 years of experience, John Castelot understands that each

client's needs are unique, and that not every client's goals can be achieved with a single provider of financial products. He offers objective advice and a wide range of services and financial product offerings. This means John can concentrate his efforts on the aspects of financial planning that bring the most value to his clients.

800.279.8083 | JOHN.CASTELOT@LPL.COM

BETHANY PARKER - PARAPLANNER

Beth Parker joined the Northeast Planning team in 2010 and works closely

with John to build financial plans that are tailored to clients' goals. As a paraplanner, she enjoys working with clients to understand their financial and life goals, offering support in many different areas. She values the long-lasting relationships she fosters with so many families.

800.279.8083 | BETHANY.PARKER@LPL.COM

MEAGAN WILLETT - ADMINISTRATIVE ASSISTANT

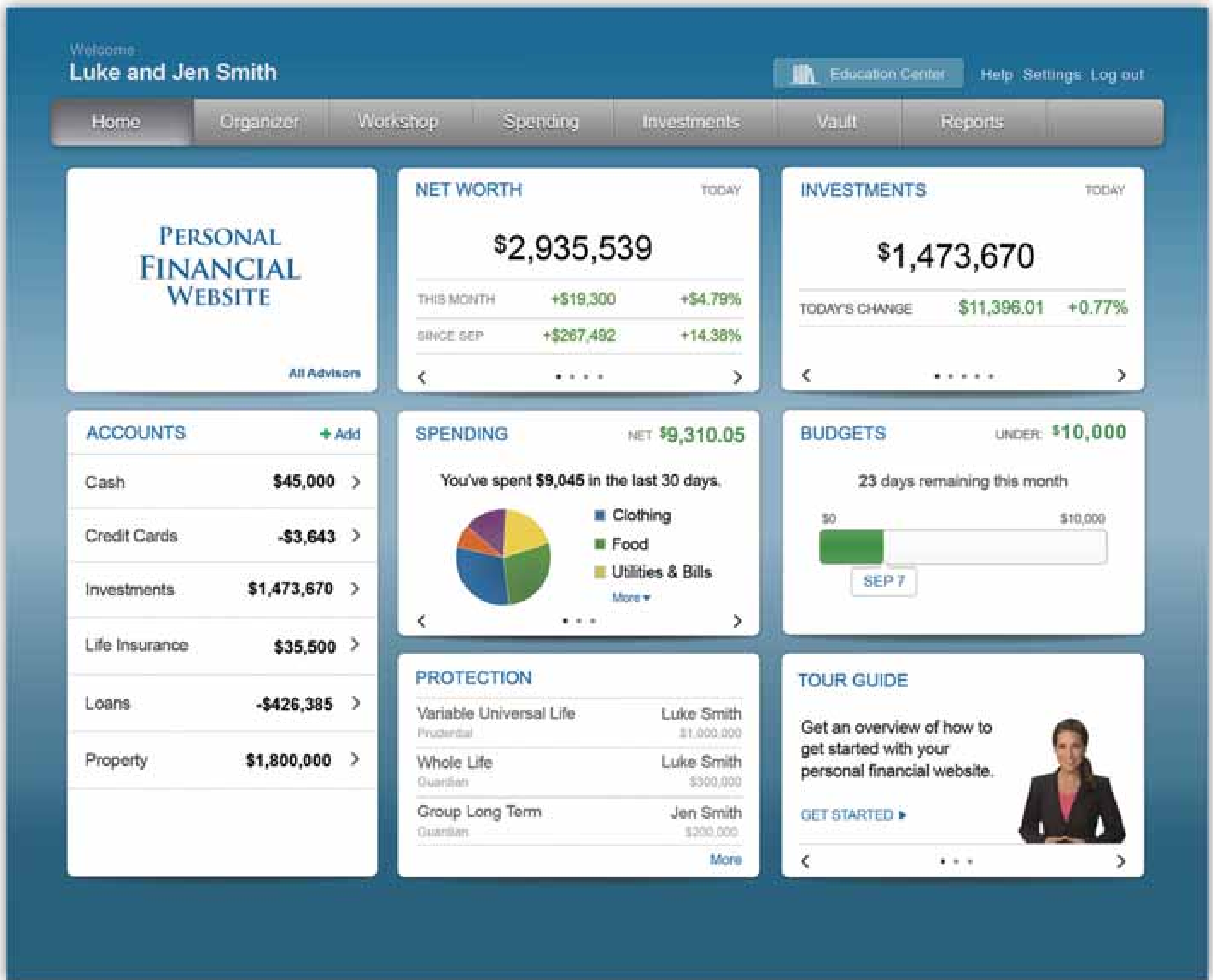
Meagan Willett has been at Northeast Planning since June 2015, working hard

to maintain and foster relationships with clients. Helping the firm run as productively as possible, she arranges semi-annual and annual reviews, processes paperwork for new and existing clients, and serves as the first smiling face clients see when they arrive at the office.

800.279.8083 | MEAGAN.WILLETT@LPL.COM

We have the Tools

Our comprehensive planning approach utilizes the latest in financial planning tools. Imagine accessing every aspect of your financial life from a single organized and secure location.



For illustrative purposes only. Your results will vary.

We provide clients with a secure web portal to safely store important financial documents so all of your information can be at your fingertips in minutes: tax returns, wills, trusts, healthcare paperwork, and more are held on a safe, protected server that is accessible from anywhere.

This allows you to get connected with everything you own so you know what everything is worth. If you don't know, you should. If you want to know, you can.

Northeast Planning Associates, Inc.

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