



ACT ADVISORS
• WEALTH MANAGEMENT •



SUBSCRIPTION FINANCIAL PLANNING

FOR CREDIT UNION EXECUTIVES

ACT on Demand Membership Benefits

ACT on Demand is designed for credit union leaders who desire to take a do-it-yourself approach backed by financial planning experts. Based on an in-depth analysis of your financial life, we identify strategies to help you work towards your financial goals, optimize your executive compensation package, identify when and where to take or minimize risk, and more.



Total Financial Review

We analyze and evaluate the key instruments affecting your financial outcomes.

We deliver your personal strategic financial plan, which specifies how the pieces from your total financial review work together and gives you specific, actionable recommendations.

Annual Financial Plan

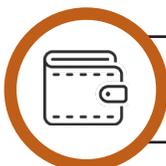


On-Demand Access to Expert Planning and Advice

You'll have on-demand access to our team of Certified Financial Planner™ practitioners.

You'll receive an alert when we make a tactical change in our managed portfolios, so you can consider going into your plan and making the change as well. It's do-it-yourself investing driven by expert guidance.

Tactical Asset Allocation Updates



Credit Union or Executive Can Be Billed

ACT on Demand subscription planning is \$500 per month for a minimum of 24-months.

ACT Advisors helps credit union leaders build personal strategic financial plans to help them make data-driven decisions.





Total Financial Review

With the ACT on Demand subscription service, we work together to create your personal strategic financial plan that specifies how your financial life and goals work together and gives you actionable recommendations for where to locate risk. The process begins with your total financial review, where we examine the key instruments affecting your financial outcomes.

Objective Insurance Review

We review your insurance programs; we don't sell insurance. We examine your property and liability insurance, life insurance including CASD, disability, long-term care, and more. We help you determine if you are paying too much for coverage and if your coverages fit together.

Income Tax Review

We evaluate your income tax return to identify tax strategies available in your tax bracket. We combine that with an analysis of your executive compensation program, to ensure the way you take your compensation makes sense in light of the tax rules of today.

Financial Life Simplifier

ACT Wealth Access is your secure personal financial website. Here, you can link all of your accounts, track your spending, store your important financial documents, and more. The system is integrated with your personal strategic financial plan to help keep it updated in real-time.

Beneficiary Review

We review the beneficiaries listed on your accounts to make sure that they are in alignment with the wishes you've specified in your will and your trust.

Legal and Titling Review

We look at the way your assets are titled—what assets are in your name, your spouse's name, and your trust's name. We help you understand the tax and legal ramifications of those structures.

Checklist Process

We put the important takeaways from your personal strategic financial plan into an action plan checklist. We revisit your list with you until your important action items have been completed.

Total Organization

All of your financial documents and your personal strategic financial plan are securely stored in your ACT Wealth Access vault. You can access your documents anytime from anywhere.

Contribution Target Monitoring

We determine if the contribution levels going into your various retirement plans are maxed, so you get the full benefit of the deduction available to you.

Quarterly Updates

Your planning team of Certified Financial Planner™ practitioners updates you quarterly on your progress toward your goals.

Working With ACT Advisors

“ACT Advisors has managed my money for a couple years and created a sound long term financial plan. The results have been great. They advised me on strategies to save and modeled the financial impact of buying and selling real estate as we first bought a second home and are now building our dream home on Amelia Island. They have been superb in all respects. I highly recommend them.”

STEVE HARKINS, RETIRED CU CEO*

When you advance to the executive suite, your finances reach another level, too. That’s when strategic financial guidance can be a helpful solution. We design strategic financial plans that optimize the specialized retirement plans of the credit union executive suite. As experts in credit union retirement strategies, we can help.



Doug English, CFP®



Wes Johnson, CFP®



Pat Latta



Tim Mowrey, CFP®



Paul Lloyd, CFP®



Nicolette Speziale, CFP®



Liz Dickinson



Gracie Hagstrom



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