



PRICE PERKINS

Fall 2009

Quarterly Focus

Do You Own Life Insurance?

If you do...

- **Let us review it, often we will save you money.**
- **Do you know what type of insurance you have?**
Whole, Universal, Variable, Term - Differences are important
- **Do you have the right amount?**
Mortgage, College Costs, Income Replacement - They add up
- **Has your situation or lifestyle changed?**
Chances are your insurance may need to change also

No Cost, No Obligation Review

Insurance companies often upgrade the products they offer. If you have not reviewed your current policies or would like to make sure you have the proper coverage amount for your family ***please tell your Member Services Representative you would like to speak with an advisor*** and someone will contact you to discuss your situation.

Consider the investment objectives, risks, charges, expenses and tax implications associated with any security before investing. Additional information about municipal fund securities is available in the issuer's official statements. The official statement should be read carefully before investing. Certain investments are accompanied by prospectus or other offering documents. These should also be read carefully before investing. This does not constitute an offer to buy or sell any security. Brokerage services provided by Price Perkins through Prospera Financial Services, Inc., member FINRA/SIPC and not by Partners Financial Federal Credit Union. The customer will be dealing solely with Price Perkins through Prospera Financial Services with respect to brokerage services. Accounts carried by First Clearing, LLC, member FINRA/SIPC. Securities are not NCUSIF Insured/Not NCUA or Credit Union Guaranteed/May Lose Value.