

# WEALTH MANAGEMENT

## SERVICES OVERVIEW



## About GEBA Wealth Management

For decades, GEBA has been helping members build a more secure financial future through quality insurance and investment services. With the launch of GEBA Wealth Management, we have expanded and enhanced our investment services in several important ways.

- > We've added a greater breadth of Financial Planning options to address specific needs and now offer comprehensive financial plans to address your entire financial situation.
- > Our Investment Advisory Services have been enhanced for clients looking for professional expertise in managing their investment portfolios.

GEBA Wealth Management is committed to service excellence, unbiased advice, and lasting relationships. After your plan is finished, your Financial Advisor will continue to assist with implementing and refining the plan over time.

Regardless of which stage of life you're in, our Financial Advisors are there to guide you through whatever financial challenges lie ahead.



## The Benefits of Financial Planning

We all have financial goals and dreams – but dreams alone are not enough to get you there. GEBA Financial Advisors can analyze your situation, develop a plan, and lay out detailed steps to help you:

- > Grow your retirement nest egg.
- > Save for education for your children or grandchildren.
- > Make sure your family is properly insured.
- > Identify the optimal Social Security claiming strategy for you and your spouse/partner.
- > Assist with pre-retirement decisions regarding your benefits and insurance, including long term care.
- > Develop a tax-efficient plan for drawing on your retirement benefits and investments after you retire.
- > Create a Legacy Plan that will distribute your assets tax-efficiently according to your wishes.



# Important Financial Decisions

## Investment Advisory Services

Two key factors are crucial to how quickly and successfully your investments will grow over time:

**Portfolio allocation:** the percentage of dollars invested in stocks vs. bonds vs. other investments.

**Investment selection:** the specific securities purchased for your portfolio.

Take advantage of our Financial Advisors' knowledge, experience, and resources like managed portfolios to help with the design and management of your portfolio over time.

GEBA Wealth Management can simplify your life – and help you get the most out of your investments!

For more information on investment advisory services and applicable fees, please speak with a Financial Advisor or go to [www.GEBAWealth.com](http://www.GEBAWealth.com).



# Why Invest With GEBA Wealth Management?

- > **Knowledge and Expertise:** GEBA Wealth Management is uniquely qualified to work with federal employees. Each Financial Advisor has received rigorous training in Financial Planning and federal employee benefits.
- > **Transparency:** Our Financial Advisors are salaried, not compensated on sales commissions.
- > **Excellence and Ethical Standards:** GEBA Wealth Management is committed to providing detailed solutions and recommendations that always keep your best interests in mind.
- > **Investment Advisory Services:** GEBA Wealth Management offers industry-leading investment advisory services including managed portfolios. You benefit from the latest industry research and professional insights in managing your portfolio.
- > **Ongoing Assistance:** : Once your initial plan is complete, your Financial Advisor will continue to work with you to implement and refine the plan over time.





1362 Mellon Road, #100  
Hanover, MD 21076

Phone: (800) 826-1126  
or (410) 657-8060  
Fax: (443) 403-0321

Email: [info@gebawealth.com](mailto:info@gebawealth.com)

Request an appointment at  
[www.GEBAWealth.com/appointment](http://www.GEBAWealth.com/appointment)

[www.GEBAWealth.com](http://www.GEBAWealth.com)

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