human investing® + Rivermark® COMMUNITY CREDIT UNION

# FINANCIAL PLANNING FOR RIVERMARK MEMBERS

Human Investing
525 3rd St, Suite 200
Lake Oswego, OR 97034

503- 905-3108

www.humaninvesting.org

# OUR MISSION IS TO FAITHFULLY SERVE THE FINANCIAL PURSUITS OF ALL PEOPLE.

# WELCOME TO HUMAN INVESTING

Locally owned and operated since 2004, Human Investing's team of credentialed, knowledgeable, and experienced Member Service Associates and Certified Financial Planners (CFP®) share Rivermark's commitment to our members' financial well-being and security.

One of the key aspects of Human Investing is their fiduciary duty. Financial advisors don't receive selling commissions and must follow the federally-mandated fiduciary standard – a critical status that requires advisors to act exclusively in the best interests of their clients when offering personalized financial advice. In other words, Human Investing will provide Rivermark members with the highest level of care under the fiduciary standard.

Whether you are planning to save for your children's education, a down payment on a home, rolling over your 401(k), or considering retirement, you now have access to a team of experienced financial experts that are ready to help you.

## YOUR RIVERMARK TEAM

**WILL KELLAR, CFP®**
**Member Advisor**
will@humaninvesting.com

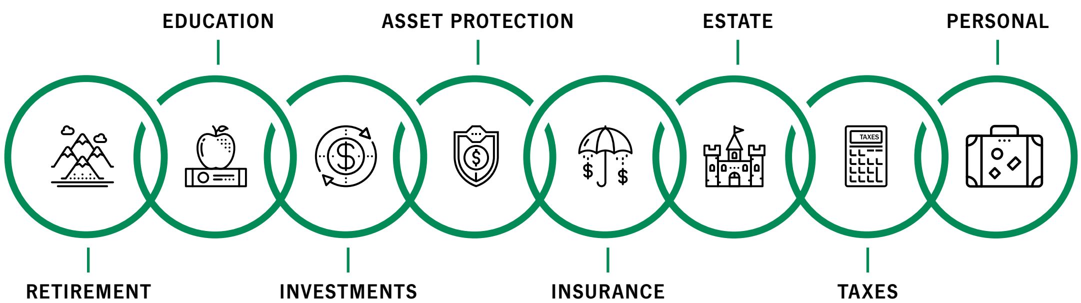
**RACHELLE LOCEY**
**Member Service Associate**
rachelle@humaninvesting.com

**AMBER JONES, CPA**
**Director of Member Advisory Services**
amber@humaninvesting.com

Investment Advisory Services are offered through HUMAN INVESTING, in association with RIVERMARK COMMUNITY CREDIT UNION. The investment services and products are NOT FEDERALLY INSURED, NOT OBLIGATIONS OF, AND NOT GUARANTEED BY THE CREDIT UNION OR ANY AFFILIATED ENTITY, AND SUBJECT TO NORMAL INVESTMENT RISKS, INCLUDING THE POSSIBLE LOSS OF PRINCIPAL.

# IT STARTS WITH BUILDING YOUR GOALS BASED FINANCIAL PLAN

Do you want a way to integrate all aspects of your financial life into a plan that works for you and your family? Then talk to one of our CERTIFIED FINANCIAL PLANNERS™ about how to put it all together.




## LOW COST INVESTMENT MANAGEMENT

Low cost dynamic investment strategies
Fully diversified portfolio
Tax-loss harvesting
Proper rebalancing
Tax-efficient asset location
Account aggregation
Integration of 401(k) into investment strategy
Behavior risk assessment
Ease the time and stress to manage a portfolio
No commissions

## ALWAYS ON FINANCIAL PLANNING

Fiduciary advisors serving your interests
Goal based planning and management
Cash flow review
Net worth review
Retirement planning
Education planning for families
Insurance review & referral
Estate review & referral
Tax consultation & referral
Debt repayment planning
Human Investing educational content

# WE USE THE MOST TRUSTED AND TESTED TECHNOLOGIES

We've partnered with digital-first custodians that help you earn more, invest better, and stay on track for your goals.

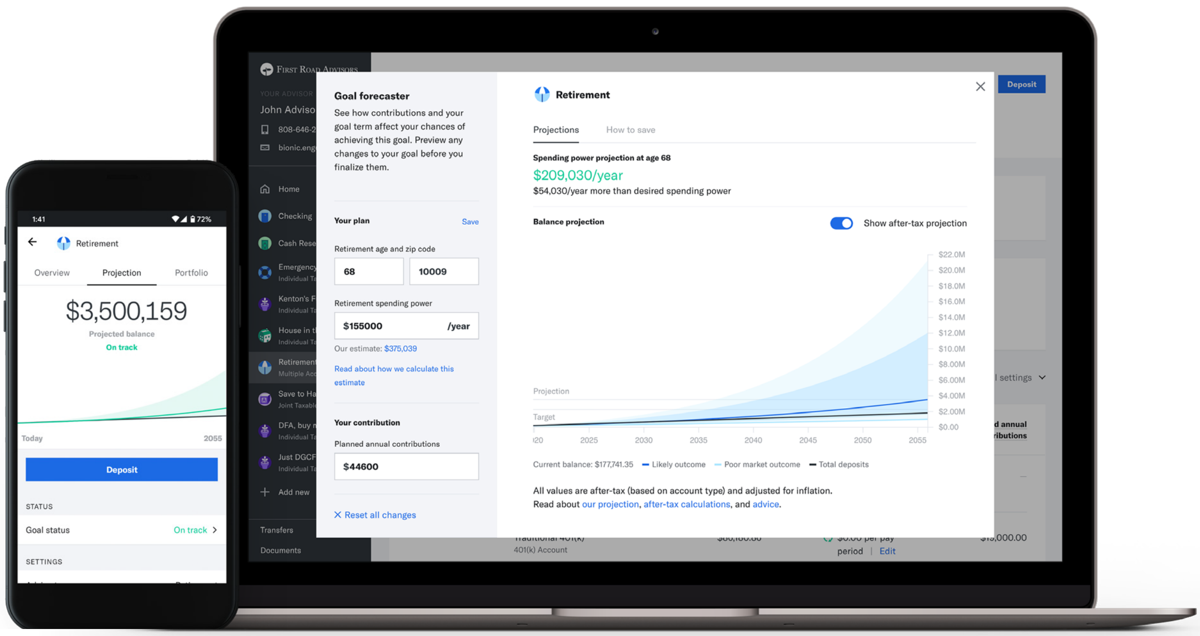
We have great relationships with our custodians to meet our high standards in serving clients around the clock. Some of their benefits include:

- Modern intuitive technology to enhance the investment experience
- A goals-based platform that allows you and us to see all your financial objectives in one place
- Robust use of automated techniques that can help boost investment returns

Our custodians use algorithmic rebalancing and a variety of tax-reduction techniques like lot sorting, tax loss harvesting, and asset location to help you have more money for your financial goals. It's technology like this that gives us more time to focus on you—not back-office busywork.

# YOUR PERSONAL DASHBOARD

This is where we plan, execute, and monitor your investments. You'll receive your own secure login to this one-stop destination to see how you're progressing in reaching your goals.




This image is for illustrative purposes to demonstrate a custodian's interface, and actual client accounts and experiences will vary. There are no guarantees that projected performance can or will be achieved.

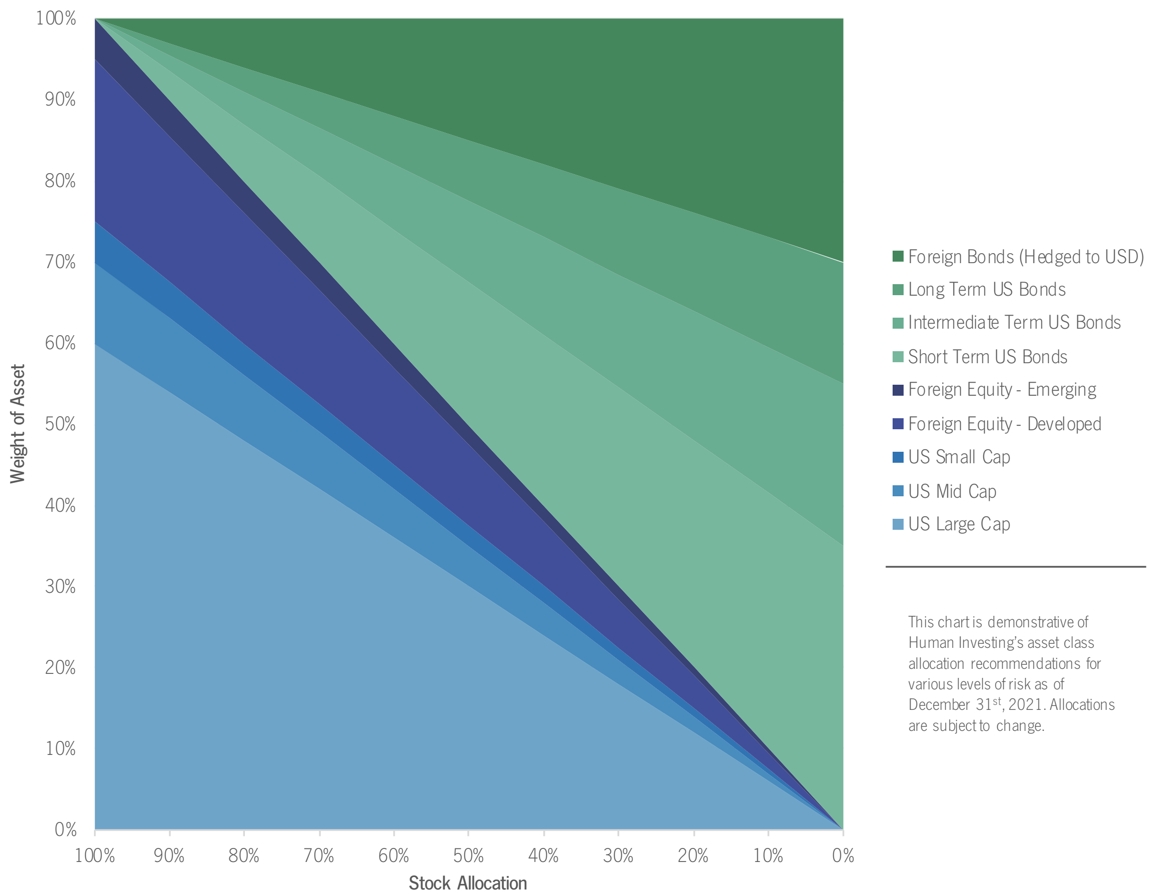
# PEEKING BEHIND THE CURTAIN

## AUTOMATED INVESTING

With access to additional funds and portfolio strategies, the composition of your portfolio will be based on your advisor's careful consideration of your goals, time horizon, and tolerance for risk.

Human Investing seeks to maximize take-home returns for each level of risk. To accomplish this, our standard index portfolio strategy invests in low-cost exchange traded funds (ETFs). Our globally-diversified portfolios ensure clients are diversified across a variety of asset classes.

## LOOKING AT OUR STANDARD INDEX PORTFOLIO




This chart is demonstrative of Human Investing's asset class allocation recommendations for various levels of risk as of December 31st, 2021. Allocations are subject to change.

# GETTING STARTED

## OPENING UP AN ACCOUNT

Our paperless process makes sign up easy. Whether you are a new or existing advisory client, our custodians will work closely with us so that you can leverage their technology quickly and seamlessly.

First, review and sign an advisory agreement. This officially kicks off our ability to work together.

Second, we'll send you a link to open an account online with a custodian. This lets you tell us more about you.

We'll have our initial planning meeting and begin transferring assets into your custodian.

## OUR FEES

We're fee-only, and our fees are competitive. You'll pay 1.25% annually on assets under our management up to $500,000. For example, an account with an annual balance of $10,000 will cost $125 per year for our services.

In partnership with Rivermark, a portion of our fee goes back to the credit union to support financial wellness efforts.

# HAVE QUESTIONS?

Visit us:
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Learn more about us:
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2022