Financial Consultation

Yes! I am interested in a no-cost, no-obligation financial consultation. I would like information on the following:

___ Retirement Plans
___ College Savings
___ Business Planning
___ Financial Reviews
___ Asset Allocation
___ Mutual Funds
___ Individual Stocks and Bonds
___ REITS
___ Fixed and Variable Annuities
___ IRAs
___ Insurance
___ Other ______________________

Name ______________________

Address ______________________

City______________ State____ Zip ________

Phone (day) ______________________

(evening) ______________________

Best time to call: __________ (AM) __________ (PM)

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Senior Investment Executive
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Fax: 815-877-8201

ROCK VALLEY

Investment Services

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There are risks involved with investing which may include market fluctuation and possible loss of principal value. Particular investments may not be suitable for certain situations. Carefully consider the risks and possible consequences involved prior to making an investment decision. There can be no assurance that any specific investment strategy will be profitable. Our firm does not provide legal or tax advice. Be sure to consult with your own legal and tax advisors before taking any action that may have tax implications. Asset allocation and diversification do not assure or guarantee better performance and cannot eliminate the risk of investment losses. This material does not constitute an offer to buy or a solicitation of an offer to sell any security and is presented for informational purposes only.

Rock Valley Investment Services
A Division of Rock Valley Credit Union
Visit our website at
www.rockvalleycreditunion.org

Investment Services

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Meet Jeff Billeter

Senior Investment Executive

Jeff works closely with our clients to help them reach their individual financial objectives. Through personal consultations, Jeff strives to fully understand your needs and long term goals, and then develops comprehensive recommendations that are straight forward, readily understood and structured to help you appropriately invest and diversify your holdings so that these needs and goals can be met.

A graduate of the University of Illinois with Bachelors and Masters degrees, Jeff holds his securities and life and health insurance licenses.

The Value of Partnership

We want to learn about you and your financial goals.

Retirement Plans • College Savings • Business Planning
Financial Reviews • Asset Allocation • Individual Stocks & Bonds
IRAs • Mutual Funds • Insurance • Fixed & Variable Annuities

At Rock Valley Investment Services, we know that no two clients are exactly alike or share the exact same goals. That is why, when it comes to helping you attain your goals for your financial future, we seek to get to know you, your plans, hopes worries and needs—before attempting to offer a strategy.

Once your unique circumstances and current investments and savings have been thoroughly assessed we will make recommendations designed to help you increase the likelihood of achieving your objectives.

We take the time necessary to make a difference for you, your family, and your future.

SERVICES

Financial Consultation

We offer a free consultation to evaluate your financial situation. We take time to learn about you, which we use to craft and implement solutions to help you achieve your financial goals. But it doesn't stop there. Our clients are welcome to meet with us anytime to review their current situation.

Portfolio Construction And Management

We construct a portfolio based on your goals. Planning is a process, which is why we encourage regular reviews of your portfolio.

Life, Disability and Long-Term Care Insurance Planning

We work with many well known insurance companies and can provide you the best information available based on your insurance needs. Ask for a free quote.

Investment Research and Analysis

We invest in a wide array of tools to use when it comes to researching your current and future investments. Please feel free to ask us for a sample analysis.

Educational Seminars

We strongly believe in the value of financial education in an ever changing world. We conduct seminars on various topics ranging from college savings to retirement income. Please let use know if you have an interest in a particular topic.

Employer Sponsored Retirement Plan Analysis for Business Owners and Managers

We analyze the current plan offered to your employees and provide objective feedback. If areas need improvement, we will recommend a course of action. We also assist in implementation of plans that meet your business needs.