

VYSTAR INVESTMENT SERVICES



76 S Laura St.
Jacksonville, FL 32202
By Mail to: P.O. Box 41213
Jacksonville, FL 32203



At VyStar, we know your lifestyle and goals are different from other people's, so are your financial needs. Explore your investment options and make investment decisions with the helpful advice of a VyStar Investment Services LPL Financial Advisor.

We make investment and financial management products available to help you pursue both short- and long-term financial goals, investment timelines, and risk tolerance levels. We provide financial analysis and planning services at no cost or obligation. Together, we can help you:

- **Plan Your Investments**
- **Plan to Retire More Comfortably**
- **Fund Your Children's Education**
- **Pursue Your Financial Future**

You have access to a comprehensive list of value-oriented products and services, including:

- **Mutual Funds**
- **IRAs**
- **Securities Trading**
- **Asset Allocation**
- **Insurance Services**
- **Fixed and Variable Annuities and more**

Helping You Pursue Your Goals

At VyStar, our needs-based approach means learning more about your financial needs, situation and goals. We gather information through face-to-face meetings, phone conversations and written communications with you.

We study the basic input carefully, then prepare recommendations based on your financial foundation and the goal you are trying to reach. A risk assessment is conducted to make sure investments are compatible with your risk tolerance.

Then, working closely with you we activate your financial management program. Any decision you make and any actions you take are entirely up to you.

People, personal circumstances and the economy change. The most important part of your financial process are reviews. We monitor your financial management program with you, keeping it on course to help meet your financial needs and goals.

Let us help you craft a plan appropriate for your lifestyle. Call (904) 908-2495 or 1 (800) 445-6289, ext. 2495 today, to speak with a VyStar Investment Services LPL Financial Advisor and arrange to meet with us at any VyStar branch location.

Retirement Planning for Businesses

Created in response to the needs of our business members, VyStar Investment Services offers 401(k) retirement programs for select employee groups, business members and other local businesses in the Northeast Florida Community. Wouldn't you like to know the difference between having a retirement plan and having the right retirement plan for your business? Call us for details.

*Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA/SIPC). Insurance products are offered through LPL or its licensed affiliates. VyStar Credit Union and VyStar Investment Services **are not** registered as a broker-dealer or investment advisor. Registered representatives of LPL offer products and services using VyStar Investment Services and may also be employees of VyStar Credit Union. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of, VyStar Credit Union or VyStar Investment Services. Securities and insurance offered through LPL or its affiliates are:*