

# INVESTMENT OUTLOOK



SUMMER  
2020

## Annual Pacesetter Recognition Awards

Ent Credit Union is pleased to announce that Eugene Fistani, Laura Figgie, Tanya Duboue and Jessica Kouri, registered investment advisors with Ent's broker/dealer CUSO Financial Services, L.P. (CFS), earned 2020 Pacesetter Awards. These awards honor the top producing registered advisors among hundreds of CFS credit union and bank programs nationwide.



Eugene Fistani



Laura Figgie



Tanya Duboue



Jessica Kouri

All advisors are recognized for generating significant revenue while providing high-quality investment and retirement planning services to member clients. Fistani received the highest honor out of the group, the Gold Pacesetter Award. Figgie, an 11-time award winner and Duboue, a seven-time award winner, each received the Silver Pacesetter Award. Additionally, three-time award winner Kouri earned a Bronze Pacesetter Award.

These awards are presented annually by CFS to recognize top investment advisors for their dedication to high standards, commitment to superior service and outstanding performance in delivering investment services to clients like you.

### Schedule Your Annual Investment Checkup

Have you met with your CFS investment advisor recently? Whether you're planning for retirement, saving for your child's college education or trying to increase your retirement income, your annual investment checkup is important to help ensure you're on track to meet your goals.

Schedule your appointment today by visiting our Financial Management Center at [Ent.com/InvestmentCenter](https://Ent.com/InvestmentCenter).



## Reducing Risk through Diversification

There is always risk that comes with uncertainty in the market. You can potentially help offset the risk of any one investment by spreading your money among several asset classes. Diversification strategies take advantage of the fact that forces in the markets do not normally influence all types or classes of investment assets at the same time or in the same way (though there are often short-term exceptions). Swings in overall portfolio return can potentially be moderated by diversifying your investments among assets that are not highly correlated – i.e., assets whose values may behave very differently from one another. In a slowing economy, for example, stock prices might be going down or sideways, but if interest rates are falling at the same time, the price of bonds likely would rise. Diversification cannot guarantee a profit or ensure against a potential loss, but it can help you manage the level and types of risk you face.



In addition to diversifying among asset classes, you can diversify within an asset class. For example, the stocks of large, well-established companies may behave somewhat differently than stocks of small companies that are growing rapidly but that also may be more volatile. A bond investor can diversify among Treasury securities, more risky corporate securities and municipal bonds, to name a few.

Need assistance with your diversification strategy or curious if your portfolio is considered diverse? Contact your Ent Investment Advisor today for a portfolio analysis.

## Check Out the Enhanced MyPortfolio View

It's your all-in-one client portal to view all of our account information and connect with your Ent Investment Services Representative - registered through CUSO Financial Services L.P. (CFS). Contact your [investment advisor](#) today to get your account set up, if you haven't already.

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