



**One of the biggest challenges we face in life is to plan for retirement and grow our net worth.**

**Jefferson Credit Union helps you make the most of your money. We offer low fees for services and low interest loans. For your investment and retirement needs, we have partnered with Bill Smith Wealth Management, LLC where they are Focused on Your Future.**

A good first step is to make saving and investing a top priority. It is also important to have a knowledgeable advisor and access to quality solutions designed to help you achieve your investment and retirement goals. That's

where I can help.

I specialize in helping individuals at every stage of life plan and invest for their future. My clients are from all walks of life. Many are still working while others are nearing or enjoying retirement.

As an independent advisor, I can help guide you toward your future. You can choose from a broad spectrum of investment options, including professionally managed mutual fund accounts, fixed annuities and variable annuities. You can choose the level of service that is right for your personal investment style.

Contact me today so we can create a custom savings and investment plan that will help you reach your wealth accumulation and retirement goals.

## **Bill Smith Wealth Management, LLC**

Bill Smith, CFS, CES, MBA  
2081 Columbiana Road  
Suite 25  
Birmingham, AL 35216  
Office (205) 206-4725  
Cell (205) 746-1301  
Fax (205) 874-9074  
[billsmith@tcmsecurities.com](mailto:billsmith@tcmsecurities.com)

Representative registered with and offers securities through TCM Securities, Inc., Member FINRA & SIPC and advisory services are offered through Triumph Wealth Advisors, Inc., an SEC Registered Investment Advisory Firm.

The products and services described herein are offered by a third party company. When you select these products or services, you are not conducting business with Jefferson Credit Union.

**Not A Deposit – Not FDIC/NCUSIF Insured – Not Insured by any Federal Government Agency – May Lose Value - Jefferson Credit Union and TCM Securities and Bill Smith Wealth Management LLC are not affiliated.**