

# Guided Investing vs. Wealth Advisor: What's right for me?

Use this chart as a guide to help pick the investment path that is right for you.

## Guided Investing









*An automated digital tool that professionally manages your investments -- based on your risk tolerance and time horizon -- to help you reach your financial goals.*

## Wealth Advisor

*A one-on-one relationship with an advisor who provides comprehensive financial planning and investment management services to help you reach your goals.*

### Guided Investing is best if you are looking to:

### A Wealth Advisor is best if you are looking for:

 <p><b>Invest now in a simplified way.</b></p> <p>You are ready to start investing in a way that requires little involvement or input after the initial intake of your goals and timelines.</p>	VS	 <p><b>Professional, one-on-one investment advice.</b></p> <p>You want a professional to look at all aspects of your financial life to provide customized recommendations. Your dedicated wealth advisor fully understands your individual goals and circumstances.</p>
 <p><b>Start small with a lower-cost advice alternative.</b></p> <p>You are looking for an affordable way to start investing and want to invest regularly. You want guidance at a lower cost to fit into your budget.</p>	VS	 <p><b>Personalized service approach.</b></p> <p>You want individualized attention with a high level of interaction and regularly scheduled reviews to stay on track. You are willing to pay a higher fee for this personalized approach.</p>
 <p><b>Set it and forget it.</b></p> <p>You want to automate your investments. Your portfolio is rebalanced with changing market conditions. You can simply set up your account and check in as often or as little as you want.</p>	VS	 <p><b>Specialized advice.</b></p> <p>You desire unique advice to develop strategies for retirement, tax-efficient investing, trust and estate planning, saving for college, and more.</p>
 <p><b>Get a jumpstart to invest on your own.</b></p> <p>You know the importance of investing but don't have the knowledge to do it on your own. You don't want the stress of trying to keep up with the markets.</p>	VS	 <p><b>Recommendations for a sizable investment.</b></p> <p>You want to strategically invest the money and assess all the opportunities. An advisor can create a plan for managing your assets that aligns with your goals and values.</p>

Guided Investing is an investment advisory service offered by Copper Financial Network, LLC ("Copper Financial"), an SEC registered investment adviser. Brokerage services for Guided Investing are offered by Copper Financial, member FINRA/SIPC. Copper Financial is a wholly-owned subsidiary of CommunityAmerica Credit Union ("CommunityAmerica"). Wealth Management by CommunityAmerica is a marketing name used by Copper Financial. CommunityAmerica and Wealth Management by CommunityAmerica are not broker-dealers or investment advisers.

See the [Guided Investing Wrap Fee Program Fee Brochure](#) for a full discussion of all associated fees and expenses. Account minimums and fees for products available through a Wealth Advisor vary by product. Please speak with a Wealth Advisor for detailed information.

All investing involves risk, including the possible loss of money you invest. Past performance is not a guarantee or indication of future performance.

For additional information on Copper Financial and Guided Investing please see our [Customer Relationship Summary](#), [Guided Investing Wrap Fee Program Brochure](#), and [Guided Investing Disclosures](#).

If you have questions about Guided Investing, please contact us at [digitalinvesting@cacu.com](mailto:digitalinvesting@cacu.com) or 833.542.6509.

#### Investment and insurance products offered by Copper Financial:

Are Not Credit Union Deposits or Obligations	Are Not NCUA or Otherwise Federally Insured	Are Not Credit Union Guaranteed	May Lose Value
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