

The Active Consumer

One-Stop Shopping—Now Available At Your Local Bank Branch

(NAPSA)—In today's fast-paced culture, convenience is king. Consumers are becoming less satisfied with establishments that offer only one product or service, and "one-stop shopping" venues are gaining popularity for the time and effort they can save.

The convenience trend has changed the face of many types of businesses, and financial services is no exception. In the past, customers visited local bank branches to cash checks and make deposits and were content with these limited services. Today, customers expect more from their banking relationship—they look to their local bank to help them effectively manage all of their financial activities.

Banks of all sizes—from national institutions to community banks—now offer a wide array of financial services and products, including annuities, life insurance and financial planning. Customers can obtain these services in the same convenient location where they have conducted everyday bank transactions for years.

While most banks offer some type of financial planning and investment services, the scope of these programs varies greatly from one institution to the next. Customers should carefully examine their bank's offerings and determine whether they are receiving the level of assistance they require and deserve. Many institutions claim to be committed to empowering clients, but fail to actively reach out to customers and provide the support they need.

In the U.S. retirement market, investors face a number of significant financial challenges—rising health care costs, dwindling Social



Security and increased longevity mean that many people are in danger of running out of money in retirement. Furthermore, most Americans are not taking the necessary actions to ensure a secure financial future. Financial institutions should proactively engage their clients to make them aware of these risks and provide effective solutions.

More than ever, financial advisors are choosing to set up practices in bank branches and banks are recruiting experienced professionals. The expert advice and comprehensive services that today's customers demand are available in a growing number of banks. If your current financial institution doesn't provide what you're looking for, maybe it's time to find a new banking relationship that can meet all of your financial needs.

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