

MEET JUSTIN.

A TRUSTED MEMBER OF YOUR NWFA WEALTH MANAGEMENT TEAM.

Justin Valadez is a Financial Advisor for Northwest Financial Advisors, a nationally recognized registered investment advisor firm (RIA).¹ He is affiliated with LPL Financial, the nation's largest independent broker-dealer.²

As a member of the Cesari wealth management team, Justin leverages his broad financial industry experience starting in personal insurance and then moving to investment advisory services with Mass Mutual, Fidelity and Merrill Lynch. Justin addresses pre- and post-retirement needs, asset management, estate planning and the entire retirement planning process using contemporary models and techniques applicable to diverse client situations. He offers a range of financial services to our clients, including crafting holistic strategies for retirement income, investing, estate planning, wealth management, and tax-efficiency planning.

In addition to working in the financial services industry his entire professional career, Justin holds an associate's degree in business administration from J. Sargeant Reynolds and a bachelor's degree in economics from George Mason University.

In these dynamic times, Justin leans on his experience and financial education to the advantage of his clients, helping them to identify and pursue their personal and financial goals.

Contact Justin at jvaladez@nwfllc.com or (703) 810-1072 x111.

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

¹ LPL Financial ranked Northwest Financial Advisors the #1 credit union investment program nationwide based on total investment revenue as of September 30, 2019.

² As reported in *Financial Planning* magazine, June 1996-2019, based on total revenue.