



Thursday, February 6th
11:30 am to 12:30 pm
BWI Auditorium

RSVP appreciated, but not required, to RochelleH@ngfcu.us

Proudly presenting LPL Research Outlook 2020:
Bringing Markets Into Focus, with investment insights and
market guidance for the year ahead.

Please join us for a comprehensive presentation on the
markets and the global economy — and the opportunities
and challenges that may lie ahead.

Join Skype Meeting: Conference ID: 44506906

Join by phone: 1-424-336-2000 [CA, Redondo Beach]
1-703-949-2000 [VA, Herndon]
1-410-649-3000 [MD, Baltimore]



Margaret Kosmerl
ACCREDITED
INVESTMENT
FIDUCIARY®



Elizabeth Ernst
CERTIFIED FINANCIAL
PLANNER™



SECURITIES ARE NOT FEDERALLY INSURED

NOT NCUA INSURED | NO CREDIT UNION GUARANTEE | MAY LOSE VALUE

Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker/dealer (member FINRA/SIPC.)