

ESL IN THE COMMUNITY: 2022 REPORT

---

# WEALTH MANAGEMENT

## WEALTH MANAGEMENT

### ESL INVESTMENT SERVICES

**\$773 MILLION**

ASSETS UNDER MANAGEMENT  
AS OF DECEMBER 31, 2022

### ESL INVESTMENT SERVICES

**\$831 MILLION**

BROKERAGE ASSETS SERVICED  
AS OF DECEMBER 31, 2022

Since the founding of ESL Investment Services in 1997, the team of financial professionals has grown to more than 50 to oversee more than \$773 million assets under management. At ESL Investment Services, we work closely with clients to help them work toward their financial goals and dreams. We understand everyone's path is different, and our focus is to build a plan for where you are now and where you'd like to go.

ESL Investment Services is pleased to report enhanced service offerings this year within the retirement plan consultant space. Through our team of wealth management professionals, ESL investment Services offers employee education, fiduciary governance support, and retirement plan education services to individuals and businesses. These services are all the more necessary because New York State recently mandated businesses must soon offer a retirement plan option for their employees (any business with 10 or more employees and in business more than two years).

**\*\*Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA/SIPC).** Insurance products may be offered through LPL or its licensed affiliates or ESL Investment Services, LLC. ESL Investment Services, LLC, member FINRA/SIPC, provides referrals to LPL and its affiliates. Neither ESL Investment Services, LLC, a subsidiary of ESL Federal Credit Union, nor ESL Federal Credit Union are affiliated with LPL or its affiliates. ESL Federal Credit Union **is not** registered as a broker-dealer or investment advisor. Products and services are offered through LPL or its affiliates by LPL registered representatives doing business as ESL Investment Services. Representatives are dually registered with ESL Investment Services, LLC and LPL and may also be employees of ESL Federal Credit Union. Securities and insurance offered through LPL or its affiliates are:

<b>NOT INSURED BY NCUA OR ANY OTHER GOVERNMENT AGENCY</b>	<b>NOT CREDIT UNION GUARANTEED</b>	<b>NOT CREDIT UNION DEPOSITS OR OBLIGATIONS</b>	<b>MAY LOSE VALUE</b>
---	------------------------------------	---	-----------------------

## WEALTH MANAGEMENT

---

ESL TRUST  
SERVICES, LLC

**\$340.8 MILLION**

---

ASSETS UNDER MANAGEMENT  
AS OF DECEMBER 31, 2022

Safeguarding your family, your life's work and your beneficiaries' future requires the highest level of care and expertise. At ESL Trust Services, LLC, our experienced team provides a comprehensive line of trust planning solutions to help clients and organizations meet their goals. Services include corporate trustee and executive offerings, estate planning services, and financial and investment support for foundations and non-profits.

This year, the team at ESL Trust Services was instrumental in helping 37-year-old Philippe "Flip" Polizzi-Rivera — an individual living with cerebral palsy — purchase, rehab and move into his first home in 2022. Flip previously spent 15 years living in a long-term care facility. After finally finding a space that provided the independence he had been dreaming of, Flip says, "I am the man of my own house. I have a voice ... This hasn't been easy, but this big step has been huge for my emotional health. I no longer feel trapped. I am finally free."

COOPER/HAIMS  
ADVISORS, LLC

**\$875.8 MILLION**

---

ASSETS UNDER MANAGEMENT  
AS OF DECEMBER 31, 2022

In October 2019, Cooper/Haims Advisors, LLC joined the wealth management line of business as a subsidiary of ESL Investment Services. Cooper/Haims further expands wealth management services, providing fee-based services, including tax planning guidance and personalized financial advice to individuals with more complex needs. The Cooper/Haims team of 12 supports \$875.8 million in assets under management.



"I AM THE MAN OF MY OWN HOUSE.  
I HAVE A VOICE ... THIS HASN'T BEEN  
EASY, BUT THIS BIG STEP HAS BEEN HUGE  
FOR MY EMOTIONAL HEALTH. I NO LONGER  
FEEL TRAPPED. I AM FINALLY FREE."

— ESL PERSONAL BANKING AND TRUST SERVICES  
MEMBER PHILIPPE "FLIP" POLIZZI-RIVERA (RIGHT)

---