

MEMBERS[®] Zone



DISCOVER THE ZONE

Challenge: Do you have clients who are too worried about market volatility to appreciate the growth potential it offers? Are they in retirement, nearing retirement or just apprehensive about market uncertainty? You want to show them alternatives to fixed income—on their terms.

Solution: We created Zone to help your clients set their own levels of upside potential and downside protection. It's a simple, transparent index-linked annuity that helps your clients get off the sidelines while remaining within their comfort zone.

HOW IT WORKS

- Clients choose how they will participate in the market by setting a guaranteed floor on their index strategy, ranging from 0 to -10%.
- Clients can change their “comfort zone” every year.

5 REASONS TO CHOOSE THE ZONE

1. Double-digit upside growth potential.
2. Personalized, guaranteed loss protection.
3. Flexibility to adjust “zone” annually.
4. No M&E&A fees.
5. A new way to help you turn savers back into investors.

THE CUNA MUTUAL GROUP DIFFERENCE

We know risk control. For over 80 years, we've been studying risk and developing innovative annuity products built to mitigate the uncertainties of investing. The results are risk control solutions that are easy to understand, easy to explain and easy to sell.

Call 877.345.4769 or visit smarriskcontrol.com to learn more about the Zone Annuity.



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Important Disclosures

Annuities are long-term insurance products designed for retirement purposes. Many registered annuities offer four main features: (1) a selection of investment options, (2) tax-deferred earnings accumulation, (3) guaranteed lifetime payout options, and (4) death benefit options. Before investing, you should consider the annuity's investment objectives, risks, charges and expenses. The prospectus contains this and other information. Please encourage clients to read it carefully.

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