



Discover the Benefits of Offering Risk Control Annuities



Market volatility is particularly worrisome to risk-averse clients, and not all investment strategies provide the assurance they seek to feel comfortable with investing in the short or long term. What can you do to help your clients build their investment confidence and their portfolios?

Offering the right type of annuities can allow your clients to enjoy market exposure with risk control — which can be a real game changer for them and for your business.

Each of the innovative risk control annuity options below were designed to be easy to understand and to reduce uncertainty clients may feel when investing. They can also help you bring risk-averse clients off the sidelines and into a tax-deferred growth strategy that can offer principal protection and upside potential.

CUNA MUTUAL GROUP

Risk Control Annuities: A Brief Overview

ZONE ANNUITY	HORIZON ANNUITY
<p>With a MEMBERS® Zone annuity, clients set their own levels of upside potential and downside protection. It's a simple, index-linked annuity that helps your clients transition from savers to investors, and provides:</p> <ul style="list-style-type: none">• Market participation, accompanied by a guaranteed floor ranging from 0 to -10% for personalized, guaranteed loss protection• Double-digit upside growth potential• A “comfort zone” that can be changed every year• No mortality & expense or annual fees	<p>With the MEMBERS® Horizon annuity, clients can ride out market volatility and stay invested long-term with a variable annuity investment platform that combines the growth potential of full market exposure with guaranteed, personalized limits on loss—all in one place. It's a flexible, comprehensive and customizable option suitable for many different types of investors, and offers:</p> <ul style="list-style-type: none">• The ability for clients to choose from any of six pre-built express portfolios or to custom-build their own• Assets split between a risk control side and a variable side that offers a choice of funds from top-tier fund managers, covering a full range of asset classes• Proprietary risk control accounts that link to the S&P 500, MSCI EAFE, or both, and enable clients to put guaranteed floors on an index strategy, ranging from 0 to -10%



BUSINESS-BUILDING RELATIONSHIPS

These annuity options are powerful investment tools for your clients, but did you know they can also help you further develop client trust and valued relationships? Take a look at what having these risk control annuities in your lineup can mean for your business growth:

Benefits for Your Clients

Meet your clients where they are in their investment journey, address their fears, and ultimately help them transition from savers to investors with risk control annuities that:

- Create a clear path to risk control and market-powered growth potential
- Offer customizable, flexible investment options that empower clients to invest at a risk and reward level that's right for them
- Provide upfront fee transparency — no surprises
- Demonstrate available investment scenarios and money allocation possibilities within each hypothetical situation

Supporting Your Business

Offering Zone and Horizon annuity options gives you access to a comprehensive support network and exclusive resources, including:

- A dedicated case management sales desk to efficiently answer questions and provide assistance
- Materials and tools to help you explain these opportunities to your clients
- Knowledgeable, experienced wholesaler service



To learn more about how Zone and Horizon can benefit your clients and your business, or to become an appointed advisor, reach out to us at 877.354.GROW (4769), option 1, or [visit our website](#).

IMPORTANT DISCLOSURES

Annuities are long-term insurance products designed for retirement purposes. Clients should consider a variable annuity's investment objectives, risks, charges and expenses carefully before investing. The prospectus contains this and other information. Encourage clients to read it carefully.

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CONTACT INFO

PHONE: **877.345.GROW (4769),
option 1**