

# EASING INVESTOR NERVES

As market volatility becomes the norm, many financial advisors report investors are feeling wary. According to the Advisor Top-of-Mind Index (ATOMIX) Survey for Q1 2019, investors are increasingly fearful regarding investing, with their primary motivation being fear (75%) followed by greed (25%). In the Spring 2019 version of the survey, advisors report investors are interested in reallocating portfolios due to market volatility, and that the political climate was a key part of client conversations.

Yet virtually all of these concerns can be addressed by an important class of investment products – annuities. Whether through limits on market loss, lifetime income or tax deferral, annuities can help ease the nerves about your investments.

## WHAT ARE THE BIGGEST CHALLENGES FOR INVESTORS?

Discover how annuities may be smart strategies.



### Protecting Wealth from Market Volatility

Annuities can offer upside potential and limit market loss



### Generating Income from Investments

Annuities can guarantee income for life



### Growing Wealth through Capital Appreciation

Annuities can offer the growth opportunities of equities and fixed income



### Reducing Taxes to Protect Wealth

Annuity values grow tax deferred

If any of these concerns are on your mind, your advisor may be able to help you with an annuity from CUNA Mutual Group. Talk to your advisor about the benefits, costs and limitations of annuities – then see if one might be able to help ease your nerves.

**Annuities may be able to help ease your nerves about investing.**

SOURCES | Eaton Vance, Advisor Top-of-Mind Index Survey, Spring 2019 Report, <https://funds.eatonvance.com/includes/loadDocument.php?fn=21237.pdf&dt=fundPDFs>.  
FA (Financial Advisor), Volatility, Politics Top Investor Fears In Q1, RIAs Say, April 9, 2019, <https://www.fa-mag.com/news/investors-fearful-of-market-volatility-and-politics-during-q1-2019--advisors-say-44232.html>.

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## IMPORTANT DISCLOSURES

This material is informational only and is not investment advice. If you need advice regarding your financial goals and investment needs, contact a financial advisor.

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 read it carefully. To obtain a prospectus, contact your advisor, log onto [membersproducts.com](http://membersproducts.com), or call 888.888.3940.

**All guarantees are backed by the claims-paying ability of the issuer and do not extend to the performance of the underlying accounts which can fluctuate with changes in market conditions.**

Annuity contract values, death benefits and other values fluctuate based on the performance of the investment options and may be worth more or less than your total purchase payment when surrendered. Withdrawals may be subject to surrender charges, and may also be subject to a market value adjustment (MVA). Withdrawals of taxable amounts are subject to ordinary income tax, and if taken before age 59½ may be subject to a 10% federal tax penalty. If you are considering purchasing an annuity as an IRA or other tax-qualified plan, you should consider benefits other than tax deferral since those plans already provide tax-deferred status. The company does not provide tax or legal advice. Contact a licensed professional.

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