

# MEMBERS<sup>®</sup> HORIZON



## EXPLORE HORIZON

**Challenge:** Do you have clients who could benefit from the growth potential of the market, if only they weren't afraid of market uncertainty? Are you looking for alternatives to fixed income? New ways to diversify and protect your clients' savings? You know that in order to gain from the market, your clients need to be in the market.

**Solution:** We created Horizon to help your clients ride out volatility and stay invested long-term. It's a variable annuity investment platform that combines the growth potential of full market exposure with guaranteed, personalized limits on loss—all in one place. The choices Horizon offers make it a flexible and customizable option suitable for many different types of investors.

## HOW IT WORKS

- Clients split assets between a variable side and a risk control side.
- The variable side offers a choice of 46 funds from top-tier fund managers, covering the full range of asset classes.
- Proprietary risk control accounts 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%.

## 5 REASONS TO CHOOSE HORIZON

1. Simple yet comprehensive investment platform.
2. Personalized, guaranteed loss protection.
3. A choice of six express portfolios or ability to custom-build your own.
4. Highly competitive and transparent “all-in” fees.
5. A new way to help you rethink diversification.

## 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](http://smarriskcontrol.com) to learn more about the Horizon Variable Annuity.**

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**CUNA MUTUAL GROUP**

## 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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