

RIDE OUT VOLATILITY WITH THE POWER & POTENTIAL OF ANNUITIES



If you're concerned about market volatility and how it may impact your financial future, it may be time to consider how the downside protection and upside potential of annuities may ease your concerns and help you reach your goals. Whether you're looking for a guaranteed income stream or investments that protect against loss, today's annuities may help you navigate through times of uncertainty.



WHAT ARE YOUR TOP CONCERNS?

When contemplating retirement, identify which fears top the list:

- Losing retirement savings in the stock market
- Outliving your money
- Compromising your current standard of living
- Not providing a substantial inheritance for your loved ones and beneficiaries
- Lacking funds to pay for medical care or assisted living

WHAT MOTIVATES YOU?

Is achieving peace of mind along the way a motivating factor in your investment decisions? Your path to retirement may have many twists and turns, and having a protected income stream, like those offered through some annuities, may help you feel financially secure.

REGISTERED INDEX-LINKED ANNUITIES

No matter what happens in the market, receive downside protection of a floor you choose while still having upside potential when markets climb, up to a cap. **A customized comfort zone locks in gains and locks out losses.**

INCOME ANNUITIES

Are you nearing retirement and worried about running out of money? You can create your own "pension" with customized, flexible payment types. **A steady stream of income helps cover critical expenses and can protect beneficiaries.**

FIXED ANNUITIES

You may find relief from the investment roller coaster using a stable, tax-deferred way to grow savings and guarantee income to fuel retirement. **Lock in competitive, guaranteed rates and protect principal from volatile markets.**

VARIABLE INDEX-LINKED ANNUITIES

Combine the flexibility and growth potential of variable funds with customized, guaranteed limits on loss with a floor. **Diversification with protection allows you to ride out volatility and remain invested with confidence.**

It is important to note that while diversification helps mitigate some volatility, it does not ensure a profit or guarantee against a loss.

Be aware, by limiting loss, you are also choosing to limit the potential gains based on the loss-limit.

WHAT ARE YOUR GOALS?

Have you determined your financial goals and the risks you're willing to take to achieve them? Consider these scenarios and the roles that annuities may play:

Do you like to avoid risk? You might say...

"I'm looking for stability in my investments."

Risk control annuities may help you manage investment uncertainties in ways comparable to fixed options with the added benefit of potentially higher returns in the long term.

"I want to invest in the market without fear of unknown loss."

Risk control annuities may be ideal if you want to benefit from being in the stock market without investing beyond a comfortable risk-reward level.

Do you want a predictable income? You might say...

"I want to leave a legacy."

Income annuities may help ensure that the financial security you've worked so hard to achieve is safely passed on to your beneficiaries.

"I want guaranteed income for life."

Depending on their structure, income annuities may help you plan for guaranteed retirement income that you can't outlive and is unaffected by market or interest rate risk.

TAKE THE NEXT STEP

Annuities may provide the financial stability you're looking for during times of uncertainty and market volatility, and annuity products that are available today provide many more straightforward options than those offered in the past.

Talk with your advisor about your level of risk and whether an annuity may help ease your financial worries and allow you to approach the future with confidence.

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, consider the annuity's investment objectives, risks, charges and expenses. The prospectus contains this and other information. Please read it carefully.

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.

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 other fees.

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. CUNA Mutual Group is the marketing name for CUNA Mutual Holding Company, a mutual insurance holding company, its subsidiaries and affiliates. Annuities are issued by CMFG Life Insurance Company (CMFG Life) and MEMBERS Life Insurance Company (MEMBERS Life) and distributed by their affiliate, CUNA Brokerage Services, Inc., member FINRA/SIPC, a registered broker/dealer and investment advisor, 2000 Heritage Way, Waverly, IA, 50677. CMFG Life and MEMBERS Life are stock insurance companies. **Investment and insurance products are not federally insured, may involve investment risk, may lose value and are not obligations of or guaranteed by any depository or lending institution.** All contracts and forms may vary by state, and may not be available in all states or through all broker/dealers.