

READY TO HELP WITH YOUR RETIREMENT.

Your team of representatives* at CUNA Mutual Group's Investor Guidance Center is available to help you plan for retirement while balancing your other financial goals. Helping credit union members is our only reason for existence.

We can advise you in the following areas:

- Retirement strategy and planning
- Investment planning and asset allocation
- Designing your retirement income plan
- Education funding
- Insurance planning

Our experienced team of retirement and investment representatives is provided to you as a credit union member. We are here to help you.

We can help you over the phone, through email, or through postal mail. No pressure—just clear, professional advice to help you make the right decisions.

888.888.3940

*Representatives are registered, securities are sold, and investment advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor, 2000 Heritage Way, Waverly, Iowa 50677, toll-free 866.512.6109.

Non-deposit investment and insurance products are not federally insured, involve investment risk, may lose value, and are not obligations of or guaranteed by the financial institution.

COMPLETE SERVICES FROM PEOPLE YOU CAN TRUST.

What you can expect from us:

- **Clear, objective advice** - recommendations personalized for your individual goals and situation.
- **Experienced financial services professionals** - fully registered, licensed and trained.
- **Comprehensive financial choices** - a wide array of mutual funds, stocks, bonds, insurance and annuities.

Together, we'll help you build your roadmap for the future, and reach your financial goals.

To contact the Investor Guidance Center, call **888.888.3940** (Monday through Friday, 7 a.m. to 6 p.m., CT) or email investorguidancecenter@cunamutual.com



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Investor Guidance Center

Retirement and investment
advice from a trusted source

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IT'S ALL UP TO YOU.



Planning your financial future, and all the decisions associated with it, sits squarely on your shoulders. From the first day you start working, and throughout your career, you are faced with decisions that impact your standard of living now and in the future.

Reaching your long-term financial goals requires you to ask many important questions, such as:

- How much should I be saving?
- What types of investments should I be in?
- Do I need life insurance? Long term care insurance? How much?
- How much retirement income can I expect?
- How do I balance my retirement savings needs with my other financial objectives?

Ultimately, it's all up to you. The decisions can be tough, complex, and emotional, and they can have an impact that will affect you for years to come. However, you don't have to make these decisions alone. You have a team of experts on your side.

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Help for all stages of life.



Just Starting (20s and 30s)

Julie is a recent grad in a new position. She's not sure if she should start saving for retirement right now, as it is so far away. She called and spoke with a retirement and investment representative. Together, they went online, did the Retirement Roadtest, and looked at the impact of waiting a few years to start. After seeing the advantages of starting early, Julie started saving on her next paycheck.

- *Should I contribute to my retirement plan or IRA?*
- *How much should I contribute?*
- *How do I invest?*
- *Do I need life insurance?*



Accumulators (30s, 40s, and 50s)

Don has been participating in his company's 401(k) plan for a few years. His wife also participates in her company's retirement plan. Working over the phone and online with the Investor Guidance Center team, Don now has an asset allocation strategy that he can apply to both retirement plans as well as some Roth IRAs they have been funding.

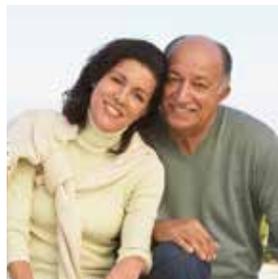
- *Am I on track to meet my savings needs?*
- *Do I have proper asset allocation?*
- *How do I balance my retirement savings with other needs?*
- *How much life insurance should I own?*



Nearing Retirement (50s and 60s)

Helen figures to be within five to ten years of being able to retire comfortably, but she's just not sure. She doesn't want to retire until she feels very confident that she'll have enough money to last. Using some sophisticated retirement planning software, her retirement and investment representative created a plan that will allow Helen to retire in six years with a 95% confidence level that she'll meet her income needs over her lifetime.

- *Do I have a retirement income plan in place?*
- *How will I know when I have enough?*
- *How do I transition into retirement?*
- *Should I keep my life insurance? What about long term care insurance?*



Living in Retirement (50s, 60s, and 70s)

George and Marcy were headed into their retirement and were concerned their money could run out. Working with the Investor Guidance Center team, they structured an income plan that would generate a guaranteed income to meet their basic expenses, while still having enough left over to fund their travel and recreation plans.

- *How much income should I expect?*
- *Which assets should I tap into first?*
- *How do I make sure I do not run out of money?*
- *How will I pay for my health care expenses?*