



## Build Your Own Financial Program

For most people, achieving and maintaining financial strength is a lifetime pursuit. It involves planning, preparation, performance and follow-through at all three stages of the financial life-cycle:

### 1. Protection

The first priority is protecting what you have, including your standard of living, through insurance protection programs for individual family and business needs.

### 2. Accumulation

Next, you will want to save and invest through diversified investment programs\* – mutual funds, stocks, bonds, annuities, money market funds, limited partnerships, unit investment trusts and other products – depending on your financial objectives.

### 3. Wealth Management

And finally, the timely, effective management of your assets – including tax planning,\*\* transfers of assets and estate planning\*\* – is vitally important in reaching your financial goals.

## Experienced Professionals Who Care

Your representative is a fully registered, licensed and experienced investment and retirement planning professional who cares about people, and is dedicated to helping them build financial strength and security for life.

\* Available through CUNA Brokerage Services, Inc., 2000 Heritage Way, Waverly Iowa 50677, Member FINRA/SIPC.

\*\* Representative is not a tax advisor or attorney. For information regarding your specific tax situation, please consult a tax professional. For legal questions, including discussions about your estate planning needs, talk to your lawyer.

## Partnering In Your Financial Future

Serving Your Financial Services Needs

## A Program to Help You Meet Your Financial Goals

The MEMBERS Financial Services Program makes available a variety of insurance and investment products that complement those offered by your credit union. The program can provide a package of protection and asset accumulation products that can help you meet your personal financial objectives ... whether those objectives involve saving for a home, providing a college education, or planning a comfortable retirement.

The representative – a dedicated career professional carefully selected and trained to serve credit union members – can work with you to help you achieve your personal financial goals and provide information on the following services and products:

- Insurance Planning
- Retirement Planning
- Investment Planning
- Education Funding
- Business Planning
- Mutual Funds
- Stocks/Bonds



Representatives are licensed and appointed insurance agents of CUNA Mutual Insurance Society (CMIS) and represent this company. They offer, sell, and service insurance products underwritten by CMIS. Representatives are compensated by CMIS as a result of the insurance products they sell. Securities marketing and sales are done and investment advisory services are offered by Registered Representatives of 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. Products may not be available in all states. **Nondeposit insurance and investment products are not federally insured, may involve investment risk, may lose value and are not obligations of or guaranteed by the credit union.** \*The CFP certification marks are not affiliated with CUNA Brokerage Services, Inc.



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As Retirement and Investment Specialists, we provide credit union members with professional financial planning, quality financial products and exceptional service. All advisors are registered representatives of CUNA Brokerage Services, Inc., and licensed in all 50 states.

We are a diverse group of financial professionals with a broad range of expertise, such as Certified Financial Planner®\* and Chartered Life Underwriter, and an average of more than 12 years experience in the financial services industry.

**Call today to speak with one of our advisors. There is no obligation.**

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