



CUNA MUTUAL GROUP

Eight decades of service. Committed to doing business the right way.

CUNA MUTUAL GROUP

CUNA Mutual Group is a Fortune 1000 insurance, financial services and technology company focused on helping people achieve financial security through all life stages. More than 95% of the credit unions in the U.S. work with our company¹

Our products and services are simple, clear and easy to understand.

We offer a wide range of commercial and consumer insurance, retirement and investment solutions such as annuities; and business solutions including data and analytics, lending capabilities and marketing services.

HOW WE HELP

We help consumers protect their lifetime achievements and loved ones. We reach them directly and through business partners. We also protect and grow the assets of businesses, primarily credit unions and other financial institutions.

HIGHLY RESPECTED, HIGHLY RATED

Year after year, we receive some of the best financial strength ratings from independent organizations. Our commitment to long-term success and the financial well-being of customers is our main concern. CUNA Mutual Group is one of the fastest-growing annuity companies in the U.S.³

3,300

Employees at our corporate headquarters in Madison, Wisconsin and locations across the US and Caribbean.

80+

Years in business.

\$18 Billion

The total assets of CMFG Life Insurance Company.

4

Years named as one of the World's Most Ethical Companies² by the Ethisphere Institute

We back everything we do with stability, integrity and a strong level of support to help build peace of mind for the individuals and families we serve.

¹ Based on 2017 internal reporting as stated in the CUNA Mutual Group annual report.

² "World's Most Ethical Companies" and "Ethisphere" names and marks are registered trademarks of Ethisphere, LLC.

³ Specific to CMFG Life Insurance Company, a part of CUNA Mutual Group, as ranked by LIMRA Secure Retirement Institute. US Individual Annuity Sales Report 4Q17



CUNA BROKERAGE SERVICES, INC.

Understanding What to Expect from Your Financial Professional

Backed by CUNA Mutual Group, your financial professional is able to offer you a comprehensive array of financial products and advisory services as a registered representative and investment advisory representative of CUNA Brokerage Services, Inc (CBSI).*

Since your financial institution is not authorized to provide financial products or investment advice to you, it has entered into an agreement with CBSI. In addition, the products and services offered through CBSI differ from the products offered through your financial institution. CBSI products are different in the following ways:

- Are not insured by the National Credit Union Administration (NCUA), the National Credit Union Share Insurance Fund (NCUSIF), or the Federal Deposit Insurance Corporation (FDIC);
- Are not deposits or other obligations of the financial institution and are not guaranteed by the financial institution or any affiliated entity;
- May be offered by an employee who serves both functions of accepting customer deposits for the financial institution and the selling of non-deposit investment products;
- Are subject to investment risks, including the possible loss of the principal invested and that past performance is not a guarantee of future results.
- Are offered by your CBSI Financial Professional, who is acting on behalf of CBSI, not your financial institution.

Your financial institution has agreed to refer prospective clients to CBSI, and in return, receive a portion of the compensation that CBSI receives as a broker/dealer from product sales (commission accounts). In addition, your financial institution may also receive up to 100% of payments received for the referral of investment advisory services (fee based accounts) for as long as your account remains open.

*CBSI is a registered broker/dealer and investment advisor operated separately and independently of your financial institution.

Securities sold, advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor. CBSI is under contract with the financial institution to make securities available to members. Not NCUA/NCUSIF/FDIC insured, May Lose Value, No Financial Institution Guarantee. Not a deposit of any financial institution.

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