

# INSIDE RISK CONTROL

## Managing Taxation Risk



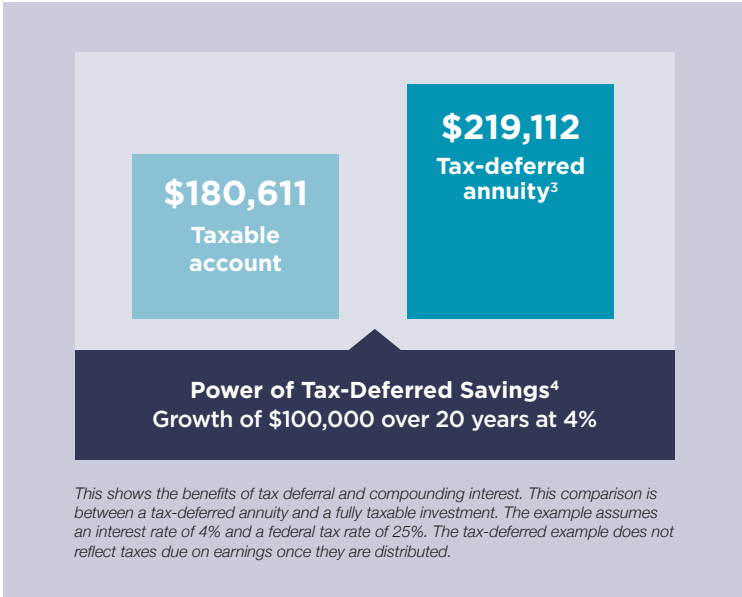
**U**nderstanding the impact of taxation risk is part of any good retirement strategy.<sup>1</sup> When up to 70% of an individual's retirement funds can be eaten up by taxes<sup>2</sup>, the right solution can make all the difference.

With smart planning and strategic withdrawals, you can optimize the tax efficiency of your clients' retirement portfolios. During accumulation years, when you're looking for tax-deferred ways to help your clients grow their savings, your options may appear limited. Some products offer your clients tax deferral and growth potential, but no downside protection. Others offer tax deferral and downside protection, but no growth potential. You might think those are your only options.

Think again.

### The Power of Horizon

MEMBERS® Horizon offers a new way to protect your clients from risks associated with taxes. They can invest in a full range of equity options and receive guaranteed limits on loss while still enjoying tax-deferred growth of dividends, capital gains and interest income. The combination of full equity exposure, tax-deferred growth and downside protection truly sets Horizon apart.



**Help your clients make the most of tax advantages.**

**Contact your regional sales director or call the MEMBERS Product Sales Desk at 877.345.4769 to learn more.**

### CUNA MUTUAL GROUP

MEMBERS Life Insurance Company

[MEMBERSproducts.com](http://MEMBERSproducts.com)

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### Important Disclosures

**Annuities are long-term insurance products designed for retirement purposes. Clients should consider a variable annuity's investment objectives, risks, charges and expenses carefully before investing. The prospectus contains this and other information. Encourage clients to read it carefully.**

Insurance products are issued by MEMBERS Life Insurance Company (MEMBERS Life), 2000 Heritage Way, Waverly, IA 50677. Variable products are underwritten and distributed by CUNA Brokerage Services, Inc., member FINRA/SIPC, a registered broker/dealer and investment advisor. **All guarantees are backed by the claims-paying ability of MEMBERS Life and do not extend to the performance of the underlying accounts which can fluctuate with changes in market conditions.** MEMBERS Insurance & Investments is the marketing name for products offered by MEMBERS Life and other leading carriers. **Investment and insurance products are not federally insured, may involve investment risk, may lose value and are not obligations of or guaranteed by the financial institution.**

All contracts and forms may vary by state, and may not be available in all states or through all broker/dealers. Base policy forms 2015-VA-B and 2015-VA-C. For registered representative use only. Not for use with the general public.

<sup>1</sup> This is a brief description of tax topics for retirement and is not intended to provide tax advice. For tax or legal advice, contact a licensed professional.

<sup>2</sup> "9 Savvy Ways to Withdraw Retirement Funds," Bankrate.com, September 2016

<sup>3</sup> Any money in a tax-deferred annuity will be taxed upon withdrawal. Changes in tax rates and the tax treatment of investment earnings may impact comparative results. Investors should consider their personal investment horizon and income tax brackets (both current and anticipated) when making an investment decision, since these factors may further impact the results of the comparison.

<sup>4</sup> As a hypothetical comparison, this chart does not indicate or represent actual guaranteed future values and does not include any charges for early surrender, which would reduce account value. The taxable example shows income taxes paid annually. Taxes on annuity interest earned are due only when you choose to receive an income or make a withdrawal. Withdrawals from an annuity prior to age 59½ may be subject to a 10% IRS penalty. There are no additional tax benefits when an annuity is purchased as an IRA or other tax-qualified plan, since those plans already provide tax-deferred status. Annuities should be purchased as a qualified plan for the value of features other than tax deferral.

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