Disclosure Document

Review our Form CRS (Customer Relationship Summary) to learn about the services we offer.

Brokerage Services Information:

Our Recommendation Disclosure addresses the scope and terms of our relationship with you, the capacity in which we are acting, the type and scope of our services, any material limitations on our services, the fees and costs associated with your accounts and transactions, and the conflicts of interest that exist for us and our financial professionals.

The commission rate or amount varies depending on the investment and the size or amount of the transaction. Please review our Commission Schedule for details.

Information about the fees and costs associated with your account is available in our Fee Schedule.

Order Routing Information: View the SEC-Required Report on Routing of Customer Orders for the current quarter. You will need to enter CUNA Brokerage Services Inc in the "Enter Broker-Dealer's Full Name" field.

SIPC Coverage: SIPC Coverage Securities are held in custody for your account with the Pershing, LLC. Each account is protected up to a total of $75 million. Of this total, the Securities Investor Protection Corporation (SIPC), provides $500,000.00 coverage, no more than $100,000.00 of which may be in cash. The remaining $74.5 million of coverage, on securities only is provided by Pershing through a commercial insurer. The account protection applies when a SIPC member firm fails financially and is unable to meet obligations to securities customers, but it does not protect against losses from the rise and fall in market value of investments. To learn more about SIPC, please visit sipc.org.

Investment Advisory Services Information:

Form ADV is the uniform form used by investment advisers to register with both the Securities and Exchange Commission (SEC) and state securities authorities.

Retirement Plan Accounts:

The 408(b)(2) disclosure provides fiduciaries of ERISA plans (both defined contribution and defined benefit) with a description of the services they provide, the compensation they expect to receive in connection with those services, and identification of any services provided as a fiduciary.

Other Compensation: Our financial professionals may receive additional compensation from product sponsors. Per regulation, this form of compensation may not be tied to the sales of any products. Compensation may include such items as gifts valued at less than $100 annually, an occasional dinner or ticket to a sporting event, or reimbursement in connection with educational meetings or marketing or advertising initiatives, including services for identifying prospective customers. Product sponsors may also pay for, or reimburse our Firm and our financial professionals for the costs associated with, education or training events that may be attended by CBSI financial professionals and for conferences and event sponsored by our Firm. Our Firm may also receive reimbursement from product sponsors for technology-related costs associated with investment proposal tools it makes available to our financial professionals for use with customers.
Revenue Sharing: CUNA Brokerage Services, Inc. receives payments from some of the companies whose products we sell. These payments are sometimes called "revenue sharing" payments, which are used to pay for training and education for our representatives as well as marketing support. We currently receive these payments from the following companies:

- AXA Equitable
- Brighthouse Financial
- Franklin Templeton Investments
- Jackson National Life Insurance Co.
- Madison Asset Management
- Nationwide Financial
- Orion Portfolio Solutions
- Pacific Life Funds
- Pacific Life Insurance Co.
- PIMCO Funds
- Protective Life Insurance Co.
- Prudential Financial, Inc.

Our Privacy Policy will help you understand how we collect, use, share and protect any personal information we have about you.

Learn how we will respond to events that significantly disrupt our business by reviewing our Business Continuity Plan.