

Conflict of Interest

If you receive brokerage or advisory services from CUNA Brokerage Service, Inc. (CBSI), you should be aware that CBSI's interests may not always be the same as yours. CBSI is paid by entities that compensate CBSI based on transactions for your account. The disclosures below describe certain potential conflicts of interest that may apply to your account. Please read these disclosures carefully and note that there may be additional conflicts of interest applicable to your specific accounts which are not addressed below. Please ask your financial advisor questions to make sure you understand your rights and CBSI's obligations to you as a brokerage or advisory customer.

Security and Privacy

[Privacy Statement](#)

Revenue Sharing

CUNA Brokerage Services, Inc. receives payments from some of the companies whose products we sell. These payments 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:

- Allianz Life Financial Services
- AXA Equitable
- Assetmark Financial Wealth Management
- Brighthouse Financial
- FTJ FundChoice
- Franklin Templeton Investments
- Jackson National Life Insurance Co.
- Madison Asset Management
- Nationwide Financial
- Oppenheimer Funds
- Pacific Life Funds
- Pacific Life Insurance Co.
- PIMCO Funds
- Prudential Financial, Inc.

Business Continuity

[Business Continuity Plan Summary for Consumers](#)

Order Routing Information

CUNA Brokerage Services, Inc
2000 Heritage Way
Waverly, IA 50677-9202

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.

Other Fees

You may be subject to other fees set forth in the schedules, available at: [Commission Schedule](#).

Other Compensation

Other compensation advisors 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 the firm and advisors for the costs associated with, education or training events that may be attended by CBSI advisors and for conferences and events sponsored by the firm. CBSI may also receive reimbursement from product sponsors for technology-related costs associated with investment proposal tools it makes available to its Advisors for use with Customers.

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.

[Fees and Commissions](#)

[Working Together CBSI Relationship Disclosure](#)