

MEMBERS[®] Horizon

New possibilities for diversified investing

We created Horizon to help your clients ride out volatility and stay invested long-term. It's a variable annuity investment platform that combines the growth potential of full market exposure with guaranteed, personalized limits on loss—all in one place. The choices Horizon offers make it a flexible and customizable option, suitable for many different types of investors.

How it works

- Clients split assets between a variable portion and a risk control side
- The variable side offers a choice of 46 funds from top-tier fund managers, covering the full range of asset classes
- Proprietary risk control accounts link to the S&P 500, MSCI EAFE, or both, and enable clients to put guaranteed floors on an index strategy, ranging from 0% to -10%

Why investors choose Horizon

- A simple yet comprehensive investment platform
- Personalized, guaranteed loss protection
- A choice of six pre-built express portfolios or ability to custom-build your own
- Highly competitive and transparent “all-in” fees

Why Horizon is important

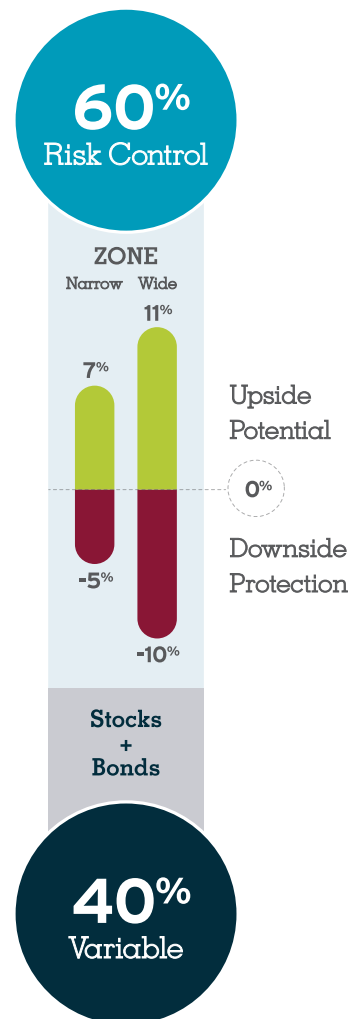
In 2016, the 20-year annualized return for the average equity mutual fund investor was 4.79%. The S&P 500 Index over the same 20 years was 7.68%. The potential to capture that extra 2.89% per year is why clients need to stay in the market.¹

Diversification helps clients stay invested during volatile markets.² Horizon takes that diversification a step further by allowing them to set a limit on loss for a portion of their money. With a wide range of funds for growth, along with personalized downside protection, Horizon brings investors a whole new way to look risk and reward—and at investing.

When clients:

DIVERSIFY
THEIR MONEY + **PROTECT**
A PORTION

- ◆ Volatility can be easier to tolerate
- ◆ They may stay in the market longer



(continued on back)

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¹ DALBAR's 23rd Annual Quantitative Analysis of Investor Behavior, 2017.

² Diversification does not guarantee a profit or prevent a loss. Investment options are subject to market fluctuations, investment risk and possible loss of principal.

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MEMBERS® Horizon (continued)

Online sales tool

Our interactive online tools allow advisors to educate clients on the new possibilities for diversified investing that lie “on the horizon” and close the sale of Horizon.



View investor profiles and sample Horizon portfolios.



Divide funds to achieve target client balance of risk and reward.



Allocate funds within risk control and variable portfolios.



Run scenarios to demonstrate hypothetical performance.

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MHA-1874095(CM).2-0418-0520 © 2018 CUNA Mutual Group

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