



## Three Transitions to Retirement

CUNA  
MUTUAL  
GROUP

**FROM: Joe Jaspers, CFP®\*, Carolinas Telco Capital Advisors Representative**  
**TO: Carolinas Telco FCU Member**

**SUBJECT:** Find out if you're really ready to retire.

Are you ready to retire? You might be prepared for the financial transition, but you'll experience lifestyle and emotional transitions as well. We can help you understand these upcoming changes and provide the information you need to better prepare for this exciting season of your life. Working together, we'll gain clarity and confidence about your path to retirement.

Here's an opportunity to attend a valuable virtual seminar on this topic.

**Three Transitions to Retirement: *It's about more than just the money***  
**Tuesday, October 27, 2020 at 6:00 PM**

During this session, you'll learn:

- How to confidently address the financial, lifestyle and emotional transitions to retirement
- How to guard against risks and manage those that are inevitable
- Whether you are ready for retirement

[Reserve your virtual seat.](#) ([Link to WebEx registration](#))

Space is limited, so I urge you to make your reservations today. And give me a call at (704) 391-5600, ext. 2608 with any questions about the virtual seminar, or contact me by email at: [joe.jaspers@cunamutual.com](mailto:joe.jaspers@cunamutual.com). I look forward to seeing you virtually.

Joe Jaspers, CFP®\*  
Vice President, Wealth Management  
Trust Liaison Officer  
Carolinas Telco Capital Advisors  
Located at: Carolinas Telco FCU  
2600 Sharon Road West  
Charlotte, NC 28210  
Phone: (704) 391-5600, ext. 2608  
Email: [joe.jaspers@cunamutual.com](mailto:joe.jaspers@cunamutual.com)

If you do not wish to receive marketing-related material from CUNA Mutual Group at this email address, please send a reply message to this email with "remove" in the subject line. The sender will contact you to ensure we comply with your wishes.

This workshop is educational only and is not investment advice. If you need advice regarding your financial goals and investment needs, contact a financial advisor. **All guarantees are based on the claims-paying ability of the issuer.** CUNA Mutual Group is the marketing name for CUNA Mutual Holding Company, a mutual insurance holding company, its subsidiaries and affiliates. Annuities are issued by CMFG Life Insurance Company (CMFG Life) and MEMBERS Life Insurance Company (MEMBERS Life) and distributed by their affiliate, CUNA Brokerage Services, Inc., member FINRA/SIPC, a registered broker/dealer and investment advisor, 2000 Heritage Way, Waverly, IA, 50677. CMFG Life and MEMBERS Life are stock insurance companies. MEMBERS® is a registered trademark of CMFG Life. **Investment and insurance products are not federally insured, may involve investment risk, may lose value and are not obligations of or guaranteed by any depository or lending institution.** All contracts and forms may vary by state, and may not be available in all states or through all broker/dealers. Asset allocation and diversification do not guarantee a profit or prevent a loss. See your prospectus for details about your investment options and refer to the fund prospectus for information on specific investment objectives. **Variable annuities are sold by prospectus only. You can obtain a prospectus by contacting your financial advisor or the insurance company. Read it carefully.**

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.** \*The CFP® certification marks are not affiliated with CUNA Brokerage Service, Inc.