



## The Return of Conservative Investing

CUNA  
MUTUAL  
GROUP

**FROM: Joe Jaspers, CFP®\*, Carolinas Telco Capital Advisors Representative**  
**TO: Carolinas Telco FCU Member**  
**SUBJECT: The Return of Conservative Investing November 24th**

Market volatility. Low interest rates. Retirement risks. All of these headwinds are making it tougher than ever to know where to invest your retirement savings. In this virtual seminar, you'll learn how conservative investments like certificates of deposit (CDs) and annuities can help get your financial plan back on track.

Attend a valuable educational virtual seminar, "The Return of Conservative Investing." You'll learn the answers to questions, including:

- How can conservative investments help you face today's economic risks?
- What are the differences between CDs and annuities?
- What are the different types of annuities?
- How do you decide which conservative investment is right for you?

[Reserve your virtual.](#) ([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. There are distinct differences between annuities and certificates of deposit. Most certificates of deposit are short-term investments. Some of the products featured in this workshop are annuities and are sold by prospectus.

**Annuities are long-term insurance products designed for retirement purposes. Many registered annuities offer four main features: (1) a selection of investment options, (2) tax-deferred earnings accumulation, (3) guaranteed lifetime payout options, and (4) death benefit options. Before investing, you should consider the annuity's investment objectives, risks, charges and expenses. The prospectus contains this and other information. Please read it carefully. To obtain a prospectus, contact your advisor, log onto [membersproducts.com](http://membersproducts.com) or call 888.888.3940.**

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.

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.**