<u>join us!</u>



Rethinking Diversification | Wednesday, March 22, 2023

In today's volatile market, retirement savers face new challenges. Traditional portfolio diversification may no longer be the answer to growing your savings without the risk of losing it all. Luckily, there are new ways to manage investment risk

The **Service 1st Retirement & Investment Center** invites you to join us for a virtual seminar on this important topic. This online event is a free educational opportunity. There is no cost and no obligation to attend.

You'll learn answers to important questions, including:

- What is traditional portfolio diversification?
- How has the investment landscape changed?
- How can you achieve your goals with the least amount of risk?
- How can new annuity options help you rethink diversification?

Presented by: Travis Stanley RICP, CSS, NSSA, and CSS from CUNA Mutual Group.

When: Wednesday, March 22, at 6:00 pm EST. Click here or visit https://bit.ly/3PcO8sG to reserve your virtual seat. (Link to registration)

Place: Virtual sessions via Zoom (You must have a device with internet access.)

For more information:

Contact Gary Surak,* Vice President Wealth Management, Service 1st Retirement & Investment Center at 800.562.6049 ext. 7596.

There is no assurance that the techniques and strategies discussed are suitable for all investors or will yield positive outcomes. The purchase of certain securities may be required to effect some of the strategies. Investing involves risk including possible loss of principal.

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. Fixed and Variable annuities are suitable for long-term investing, such as retirement investing. Gains from tax-deferred investments are taxable as ordinary income upon withdrawal. Guarantees are based on the claims paying ability of the issuing company. Variable annuities are subject to market risk and may lose value. CUNA Mutual Group is the marketing name for CUNA Mutual Holding Company, a mutual insurance holding company, its subsidiaries and affiliates, these entities and Travis Stanley are not affiliated with LPL Financial. 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.

CMGA-1803467.6-1220-0123

© CUNA Mutual Group

*Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA/SIPC). Insurance products are offered through LPL or its licensed affiliates. Service 1st Federal Credit Union and Service 1st Retirement and Investment Center <u>are not</u> registered as a broker-dealer or investment advisor. Registered representatives of LPL offer products and services using Service 1st Retirement and Investment Center, and may also be employees of Service 1st Federal Credit Union. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of, Service 1st Federal Credit Union or Service 1st Retirement and Investment Center. Securities and insurance offered through LPL or its affiliates are:

Not Insured by NCUA or Any Other Government Agency Rot Credit Union Guaranteed	Not Credit Union Deposits or Obligations	May Lose Value
---	--	-------------------