

**SUBJECT:** The Return of Conservative Investing Virtual Seminar

**DATE: August 18th at 6PM Eastern**

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.

In this session you will 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 seat](https://cmconferenceroom.webex.com/cmconferenceroom/onstage/g.php?MTID=e0431331adb4518f7379e5fd990edda5d). (Link to WebEx registration)



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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 or call 888.888.3940.**

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