

Effective beginning: **10/21/21**
 For contracts issued on: **11/10/21**
 Applications with money, in good order and received in the Waverly office by noon on Monday, November 08 will receive the rates listed below

Index	Secure Account	Growth Account
S&P 500	3.50%	11.00%
Russell 2000	3.95%	14.10%
MSCI EAFE	4.00%	20.00%
Declared Rate Account ¹	2.05%	



S&P 500

Blended Comfort Zone		Risk Control Account Allocations	
Floor	Cap	Secure	Growth
0.00%	3.500%	100%	0%
-1.00%	4.250%	90%	10%
-2.00%	5.000%	80%	20%
-3.00%	5.750%	70%	30%
-4.00%	6.500%	60%	40%
-5.00%	7.250%	50%	50%
-6.00%	8.000%	40%	60%
-7.00%	8.750%	30%	70%
-8.00%	9.500%	20%	80%
-9.00%	10.250%	10%	90%
-10.00%	11.000%	0%	100%

Russell 2000

Blended Comfort Zone		Risk Control Account Allocations	
Floor	Cap	Secure	Growth
0.00%	3.950%	100%	0%
-1.00%	4.965%	90%	10%
-2.00%	5.980%	80%	20%
-3.00%	6.995%	70%	30%
-4.00%	8.010%	60%	40%
-5.00%	9.025%	50%	50%
-6.00%	10.040%	40%	60%
-7.00%	11.055%	30%	70%
-8.00%	12.070%	20%	80%
-9.00%	13.085%	10%	90%
-10.00%	14.100%	0%	100%

MSCI EAFE

Blended Comfort Zone		Risk Control Account Allocations	
Floor	Cap	Secure	Growth
0.00%	4.000%	100%	0%
-1.00%	5.600%	90%	10%
-2.00%	7.200%	80%	20%
-3.00%	8.800%	70%	30%
-4.00%	10.400%	60%	40%
-5.00%	12.000%	50%	50%
-6.00%	13.600%	40%	60%
-7.00%	15.200%	30%	70%
-8.00%	16.800%	20%	80%
-9.00%	18.400%	10%	90%
-10.00%	20.000%	0%	100%

Sample allocations

By blending your allocations to Zone Income's risk control accounts, you can customize your comfort zone of risk and reward. These sample allocations are hypothetical and do not guarantee or predict actual performance. Your risk control account allocations are not an investment in any underlying fund portfolio. Instead, interest and guarantees are based on your contract with MEMBERS Life Insurance Company and its claims-paying ability. To learn more, contact your financial advisor or visit cmannuities.com today.

CUNA Mutual Group Zone Income™ Annuities are issued by MEMBERS LIFE INSURANCE COMPANY, a stock life insurance company

Rate caps and rates are subject to change. All rates are effective as of the above date and assume a contract can be issued on the date shown.

¹ Declared rate is guaranteed for 6 years. All guarantees are based on the claims-paying ability of the issuer. Not available in CA, IL, NJ, PA, and WA.

Important Disclosures

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, consider the annuity's investment objectives, risks, charges and expenses. The prospectus contains this and other information. Please read it carefully. This brochure must also be accompanied by a fact sheet for the selected initial index period. To obtain a prospectus and fact sheet, contact your advisor, log on to cmannuities.com, or call 888.888.3940.

This material is informational only and is not investment advice. If you need advice regarding your financial goals and investment needs, contact a financial advisor.

All guarantees are backed by the claims-paying ability of MEMBERS Life Insurance Company (MEMBERS Life) and do not extend to the performance of the underlying accounts which can fluctuate with changes in market conditions.

Annuity contract values, death benefits and other values fluctuate based on the performance of the investment options and may be worth more or less than your total purchase payment when surrendered. Withdrawals may be subject to surrender charges, and may also be subject to a market value adjustment (MVA). The MVA can have a positive or negative impact on contract values, depending on how interest rates have changed since the contract was issued. Surrender charges range from 0% to 9% during the initial index period.

You may not invest directly in an index. Rate caps vary by index and by risk control account and can be adjusted annually on risk control account anniversary, subject to a minimum rate cap of 1% and a bailout provision. A bailout rate is set for each risk control account. If the rate cap for a given year is declared below that rate, you may withdraw value from that risk control account without surrender charge or MVA. You'll have 30 days after your risk control account anniversary to make this withdrawal.

Withdrawals of taxable amounts are subject to ordinary income tax, and if taken before age 59½ may be subject to a 10% federal tax penalty. If you are considering purchasing an annuity as an IRA or other tax-qualified plan, you should consider benefits other than tax deferral since those plans already provide tax-deferred status. MEMBERS Life does not provide tax or legal advice. Contact a licensed professional.

Not a deposit • Not guaranteed by any bank or credit union • May lose value
Not FDIC/NCUA insured • Not insured by any federal government agency

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