

Effective beginning: **02/07/19**  
 For contracts issued on: **02/25/19**



Index	Secure Account	Growth Account
S&P 500	6.80%	16.55%
MSCI EAFE	5.55%	16.80%

Rate caps are subject to change. Rate caps are effective as of the above date and assume a risk control account can be started on the date shown.

**S&P 500**

Blended Comfort Zone		Risk Control Account Allocations	
Floor	Cap	Secure	Growth
0.00%	6.800%	100%	0%
-1.00%	7.775%	90%	10%
-2.00%	8.750%	80%	20%
-3.00%	9.725%	70%	30%
-4.00%	10.700%	60%	40%
-5.00%	11.675%	50%	50%
-6.00%	12.650%	40%	60%
-7.00%	13.625%	30%	70%
-8.00%	14.600%	20%	80%
-9.00%	15.575%	10%	90%
-10.00%	16.550%	0%	100%

**MSCI EAFE**

Blended Comfort Zone		Risk Control Account Allocations	
Floor	Cap	Secure	Growth
0.00%	5.550%	100%	0%
-1.00%	6.675%	90%	10%
-2.00%	7.800%	80%	20%
-3.00%	8.925%	70%	30%
-4.00%	10.050%	60%	40%
-5.00%	11.175%	50%	50%
-6.00%	12.300%	40%	60%
-7.00%	13.425%	30%	70%
-8.00%	14.550%	20%	80%
-9.00%	15.675%	10%	90%
-10.00%	16.800%	0%	100%

**Sample allocations**

By blending your allocations to Horizon'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. To learn more, contact your financial advisor or visit [membersproducts.com](http://membersproducts.com) today.

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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**Please read it carefully. To obtain a prospectus, contact your advisor, log on to [membersproducts.com](http://membersproducts.com), or call 888.888.3940.**

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Base policy forms 2015-VA-B and 2015-VA-C.