The MEMBERS Zone Annuity from MEMBERS Life Insurance Company is a contract that offers both index-linked returns and a limit on market losses. It lets you set a personal “comfort zone” of upside potential and downside protection that’s right for you.

**Setting your zone**
You create your zone of risk and reward by selecting an index period – 5, 7 or 10 years - and then allocating your purchase payment between two Risk Control Accounts. Each account is linked to the S&P 500 Index, but each has its own range of potential investment performance.

- The **Secure Account** has a declared rate cap and a 0% rate floor. Credited interest on dollars in the Secure Account can never be less than 0% or more than the current cap. If the S&P 500 experiences a loss in a given year, the value in the Secure Account is protected.
  
  **Dollars invested in this account are safe from market downturns and receive modest growth potential.**

- The **Growth Account** has a higher declared rate cap and a -10% rate floor. In times of strong market performance, dollars in the Growth Account can receive higher index interest, but are also subject to market risk of -10%.
  
  **Dollars invested in this account can experience limited losses if the market is down, but when the market is up these dollars have more room to grow.**

By blending your allocation to the two accounts, you control your potential risk and return. You receive performance linked to a market index with the confidence of a limit on losses. And you can reallocate between accounts each year and personalize your annuity to fit your lifestyle and future outlook.

**The current rate caps**
The following declared rate caps are in effect for the dates shown:

<table>
<thead>
<tr>
<th>Index Period</th>
<th>Secure Account</th>
<th>Growth Account</th>
</tr>
</thead>
<tbody>
<tr>
<td>5-year</td>
<td>4.35%</td>
<td>11.50%</td>
</tr>
<tr>
<td>7-year</td>
<td>5.00%</td>
<td>12.75%</td>
</tr>
<tr>
<td>10-year</td>
<td>5.35%</td>
<td>14.25%</td>
</tr>
</tbody>
</table>

*Rate caps are subject to change. Rate caps are effective as of the above date and assume a contract can be issued on the date shown.*
Annuities are long-term insurance products designed for retirement purposes. Many registered annuities, including the MEMBERS Zone Annuity, 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 is authorized for use with the public only when preceded or accompanied by a prospectus and brochure 10003559 for the MEMBERS® Zone Annuity.

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 the issuer and do not extend to the performance of the underlying accounts which can fluctuate with changes in market conditions. Past performance is no guarantee of future results. All hypothetical examples are for illustrative purposes only and do not guarantee or predict actual performance.

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 total purchase payments when surrendered. Withdrawals may be subject to surrender charges, and may also be subject to a market value adjustment (MVA). Withdrawals of taxable amounts are subject to ordinary income tax, and if taken before age 59 1/2 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. The company does not provide tax or legal advice. Contact a licensed professional.

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Surrender charges range from 0% to 9% during the index period.

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