

One call today could change your feelings about tomorrow.

Everything just seems better when you know more about how to plan for your retirement years. Whether you're just a little unsure or filled with nagging dread, a quick chat with a knowledgeable financial advisor* could put a big smile on your face.

Just one **no-obligation call** gets you started. And it takes only 14 minutes.

- You'll talk with a **financial coach**, trained in retirement issues, who will give you unbiased **guidance** and complete **answers** – not a hard sell.
- Talk through ideas on how to improve your **current financial situation** and discover ways to adjust your attitude about **the future**.
- <STUVWXYZ Generic Company, Community Federal Credit Union> has made this full-service financial advisory program **available exclusively to members** like you. The program is provided by the companies of the CUNA Mutual Group, a family of companies owned by and dedicated to credit unions and their members for more than 70 years.

Call **1-866-623-5182** anytime to make an appointment, or call between 8 AM and 8 PM CST Monday – Friday to be connected directly to a financial advisor.



Start to SMILE about retirement



1-866-623-5182

*Representatives are registered, securities are sold, and investment advisory services offered through CUNA Brokerage Service, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor, 2000 Heritage Way, Waverly, Iowa 50677, toll-free (866)512-61098. **Nondeposit investment and insurance products are not federally insured, involve investment risk, may lose value, and are not obligations of or guaranteed by the financial institution.** CBSI is under contract with the financial institution through the financial services program, to make security available to members.

MC2358-0908

INVITATION CODE: 000000

Isn't it time for a great big smile?