

**ITEM:** Rep email to prospect or client.  
**TOPIC:** Promote seminar on The Return of Conservative Investing  
**USE:** For use in all states. **This email must be from rep's email address. Program disclosure must be added. Add link to seminar registration. Email must follow "DO NOT EMAIL" guidelines.**



**FROM:** [REP NAME], [PROGRAM NAME] Representative  
**TO:** [FINANCIAL INSTITUTION NAME] Customer [CUSTOMER EMAIL]  
**SUBJECT:** The Return of Conservative Investing Virtual Seminar  
**DATE:** August 18<sup>th</sup> 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.](#) (Link to WebEx registration)

Space is limited, so I urge you to make your reservations today. And give me a call at [REP PHONE] with any questions about the virtual seminar, or contact me by email at [REP EMAIL]. I look forward to seeing you virtually.

[REP NAME]  
[REP TITLE]  
[PROGRAM NAME]  
Located at: [FINANCIAL INSTITUTION NAME]  
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[CITY], [STATE] [ZIP]  
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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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**[Insert Registered Representative disclosure here.]**

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