

The Investor Guidance Center Personalized help for your employees

People driven. Outcome focused.®



Mistakes employees commonly make at retirement can have a drastic impact on the savings they've accumulated over their careers.

Claiming social security benefits early

57%

of Social Security recipients take their benefits before reaching full retirement age.¹

Giving up a pension's guaranteed income

1/5

of those who opt to take their pension or 401(k) though a lump sum for all or most of their benefit will run through that money in 5.5 years on average.²

Underestimating the importance of decisions made early in retirement

78%

of Americans say they're 'extremely' or 'somewhat' concerned about not having enough money for retirement.³

Give your employees the support they need to successfully transition to retirement when they want, with the assurance of financial security.

The **Investor Guidance Center** is made up of licensed financial representatives that all participating employees can call at any stage of the retirement planning process for valuable education and a variety of financial services.



I had no idea there would be a holistic approach to my entire portfolio.



Mike Blubaugh
SVP and CFO
Whitefish Credit Union, Assets: **\$1.3 billion**

With just one call, your employees can connect to customized retirement support.

Personalized Service

Once an employee connects with the Investor Guidance Center, a **single point of contact** can be retained and will be available while saving for retirement or during the transition to retirement. Employees can call whenever they'd like—no appointment is required.



I liked having the same person I could reach every time.



Janet Jones
Member Services (retired)
Georgia's Own Credit Union, Assets: **\$2.1 billion**



Suzanne was very willing to help me investigate every aspect of retirement.



Lonnie Maurer
CEO (retired)
BELCO Community Credit Union
Assets: **\$456 million**

Knowledgeable Staff

The average tenure in financial services for the Investor Guidance Center staff is 14 years—and all are properly registered and licensed. They are knowledgeable in a **variety of financial specialties**, including:

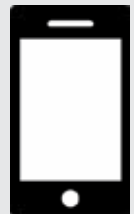
- Social Security planning
- Retirement income planning
- Investment analysis



As a result, they are highly qualified and standing by to help your employees make informed financial decisions for their entire portfolio.

Value-Added Resources

The Investor Guidance Center provides your employees the support they need, when they need it, to help them meet their retirement goals and improve their overall financial wellness. This includes access to a wide array of financial tools and education, including:



- **RetireOnTarget®**: An online retirement planning tool that helps employees easily understand their retirement savings, and what they will need to replace their income in retirement. Plan participants can download the **BenefitsForYou** app for mobile access to RetireOnTarget's at-a-glance graphics and simplified screens.
- **Targeted Educational Services**: Webinars, resources and emails that are targeted to employees based on their life stage—whether they are just starting to save, actively saving or preparing for their transition into retirement.
- **Financial Fitness Program**: An integrated online financial wellness program to help employees and their families work on areas of interest or need to better their financial security.

See how the **Investor Guidance Center** can help your employees. Contact your CUNA Mutual Group sales executive at **800.356.2644** or visit **cunamutual.com/retirement** to learn more.



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¹ "What's the most popular age to take Social Security? A Foolish Take," Dan Caplinger, The Motley Fool/ USA Today, June 2018. ² "The Retirement Choice Causing Some To Run Out Of Money," Richard Eisenberg/ Next Avenue, Forbes, April 2017. ³ "How Many Americans Have No Retirement Savings," Emmie Martin, CNBC.com, May 2018.

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