

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

83%

of Americans 50 years and older took benefits before full retirement age, receiving 49% less in benefits than if they would have waited.¹

Giving up a pension's guaranteed income

56%

of workers take a pension as a lump sum, often without realizing the benefits of a sure thing.²

Underestimating the importance of decisions made early in retirement

16

years is the amount of time it takes to recover from a 10% market downturn in the first year of 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.
- **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 Wellness Support**: Tools that help employees beyond their retirement savings to plan for life events, establish budgets and encourage healthy financial behaviors.



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 "Retirees pay for claiming Social Security too early," CNBC.com, August 26, 2015 ² "4 Disastrous Retirement Mistakes and How to Avoid Them," Time.com, July 4, 2015

³ "Protect Retirement Income: Understand Sequence of Returns Risk," Charles Schwab, March 20, 2015

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