

**Take care of the people who  
take care of your members.**

People driven. Outcome focused.



## Are your employees saving enough for retirement?

**42%**

of Baby Boomers and Gen Xers are projected to run out of money before reaching the end of their retirement years.<sup>1</sup>



**2/3rds**

of Gen Xers expect to have to work past traditional retirement age, largely due to insufficient retirement savings.<sup>2</sup>



**3 in 5**

women have not taken steps to figure out how much to save for retirement<sup>3</sup>—a troubling fact, given that nearly 76% of credit union employees are female.<sup>4</sup>

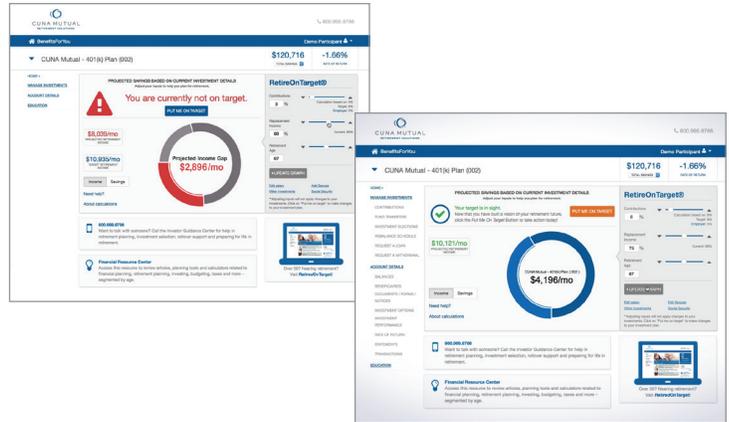
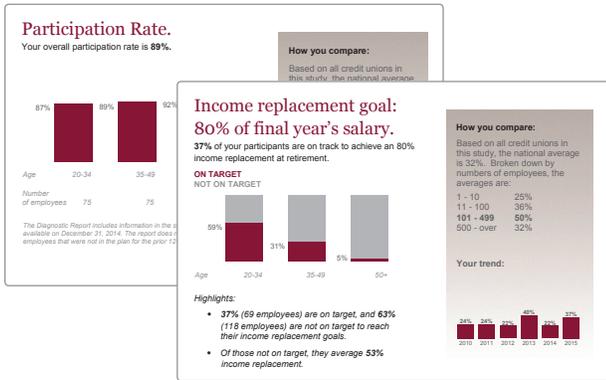


## A retirement plan from CUNA Mutual Retirement Solutions

allows credit unions to take care of their employees by providing tools to help them prepare for retirement. Plus, as a division of CUNA Mutual Group, you know your employees' retirement needs and your credit union are in the hands of a company committed to—and trusted by—credit unions everywhere.



# Help your employees get on target.



## ClearDirection™ Plan Management gives credit unions:

- A **Diagnostic Report** monitoring the health of your plan compared to expert-set goals, as well as to the performance of other credit unions like yours, based on our industry-leading database of **more than 2,300 credit unions**.<sup>5</sup>
- A **Participant Detail Report** identifying who is and isn't on target, which we can use to create a targeted education program to help at-risk individuals.

## RetireOnTarget® gives **your employees**:

- An easy-to-use and mobile-optimized retirement planning system that is pre-populated with employee data and industry recommendations, providing a snapshot of their retirement savings every time they sign on.
- A customized retirement plan for each employee, plus the guidance to make informed changes to contribution levels and investments.
- Proven results. After five years, the number of credit union employees with appropriate investment selections **improved by more than 26%**.<sup>5</sup>

## Make it easy for you to manage your plan.

We also make it easier for you to manage total costs with a transparent cost structure that automatically decreases as plans grow. Plus, you'll work with professionals who are:

- **Experienced.** You'll benefit from a team of specialists who have an average of 17 years' experience with retirement plans, exclusively focused on credit unions.<sup>5</sup>
- **Dedicated.** No brokers or middlemen. You work directly with our specialists—no matter the size of your plan.

To learn more, visit [www.cunamutual.com/retirement](http://www.cunamutual.com/retirement) or call a CUNA Mutual Group representative at **800.356.2644** today.

<sup>1</sup>How Many Will (Not) Run Short in Retirement? EBRI Fast Facts #271, March 6, 2014. <http://www.ebri.org/pdf/FF.271.ShortRet.6Mar14.pdf> <sup>2</sup>Planning and Progress Study. Northwestern Mutual, 2015. <https://www.northwesternmutual.com/about-us/studies/planning-and-progress-2015-study> <sup>3</sup>The Gender Gap: Troubling Financial Capability Findings Among Women. Filene Research Institute, June 18, 2015. [https://filene.org/assets/files-brains/Filene\\_WomenFinancialCapability.pdf](https://filene.org/assets/files-brains/Filene_WomenFinancialCapability.pdf) <sup>4</sup>CUNA Mutual Internal Data based on eligible participant employees at 2,300 credit unions. <sup>5</sup>CUNA Mutual Internal Data. CUNA Mutual Retirement Solutions is a division of CUNA Mutual Group and the marketing name for CPI Qualified Plan Consultants, Inc., a CUNA Mutual Group member company. CUNA Mutual Group is the marketing name for CUNA Mutual Holding Company, a mutual insurance holding company, its subsidiaries and affiliates. Annuity insurance products are issued by CMFG Life Insurance Company, located in Madison, Wisconsin. Each insurer is solely responsible for the financial obligations under the policies and contracts it issues. Securities distributed by CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer, a registered broker/dealer, 2000 Heritage Way, Waverly, Iowa 50677, toll-free 866.512.6109. Non-deposit 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. Representatives offer retirement and investment education but do not provide investment, legal or tax advice. Participants are encouraged to consult their own advisors. 401K-1215842.3-1115-1217 © CUNA Mutual Group, 2015 All Rights Reserved.

