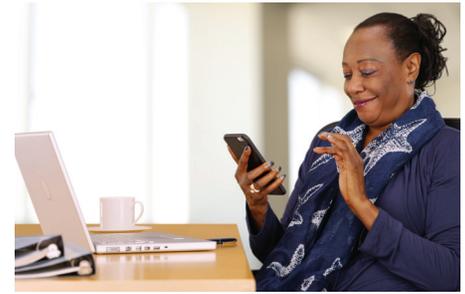


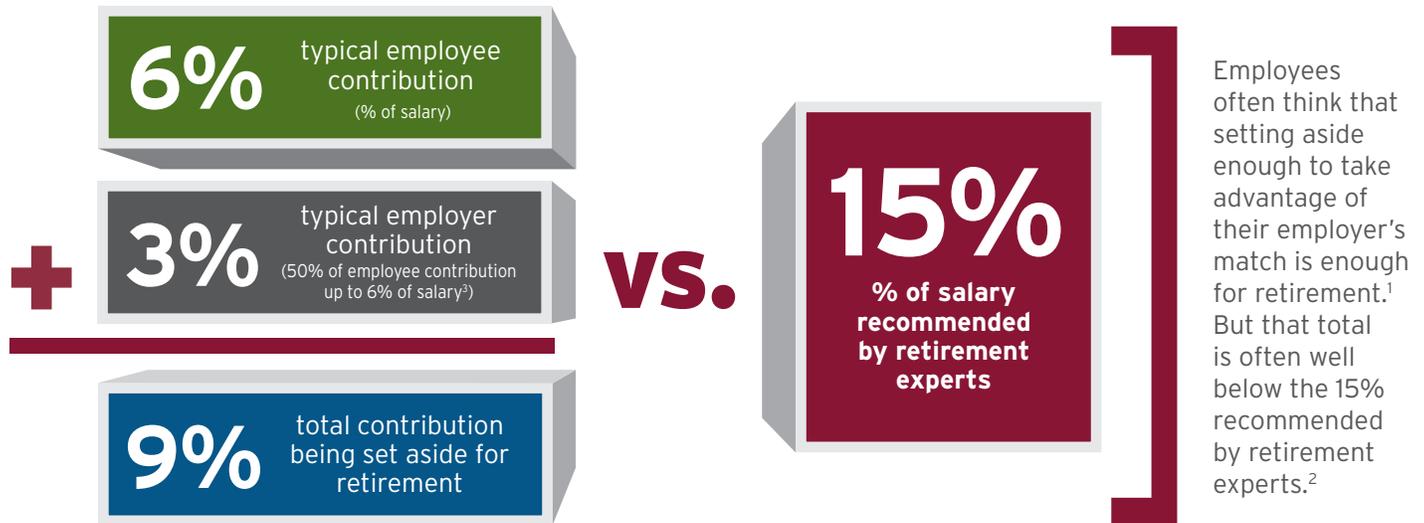
CUNA Mutual
Retirement Solutions

Help your employees achieve a successful retirement with RetireOnTarget.®

People driven. Outcome focused.®



Offering a 401(k) plan—even with a match—may not be enough to ensure your employees will retire financially secure.



That's why employees today need clear, convenient guidance when it comes to preparing for retirement. With the **RetireOnTarget** planning system on **BenefitsForYou.com**, you can help provide the support your employees need to estimate—and plan for—a successful retirement.

PROJECTED SAVINGS BASED ON CURRENT INVESTMENT DETAILS
Adjust your input to help you plan for retirement.

Your target is in sight.
Now that you have built a vision of your retirement future, click the *Put Me On Target* Button to take action today!

\$5,006/mo
PROJECTED RETIREMENT INCOME

401(k) Plan (001)
\$1,518/mo

PUT ME ON TARGET

Contributions: 12% (Calculations based on: 12% Target: 12% Employer: 3%)

Replacement Income: 80% (Current: 80%)

Retirement Age: 67

UPDATE GRAPH

Edit Salary | Add Spouse
Other Investments | Social Security
Pension

¹ USA Today, "When contributing to your 401(k) go way beyond company match", June 4, 2016. ² Forbes, "The New Employer 401(k) Match: How Generous Is Your Boss?", February 5, 2018. ³ 20somethingfinance.com, "Does your 401K Match Up Against the Averages?", January 3, 2018.

Convenient access from any phone, tablet or desktop

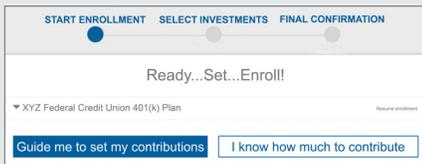


Plan participants can download the **BenefitsForYou app** for mobile access to RetireOnTarget's at-a-glance graphics and simplified screens.

- ▼ CUNA Mutual - 401(k) Plan
 - CUNA Mutual - 401(k) Plan
 - CUNA Mutual - 457(b) Plan
 - CUNA Mutual - Defined Benefit Plan

With RetireOnTarget, employees can include other retirement plans they have, including 457(b), defined benefit and more.

Timely guidance to—and throughout—retirement



New Participants

RetireOnTarget provides new enrollees with the guidance they need to set initial contribution levels when they enroll—something not usually offered until after enrollment. This allows

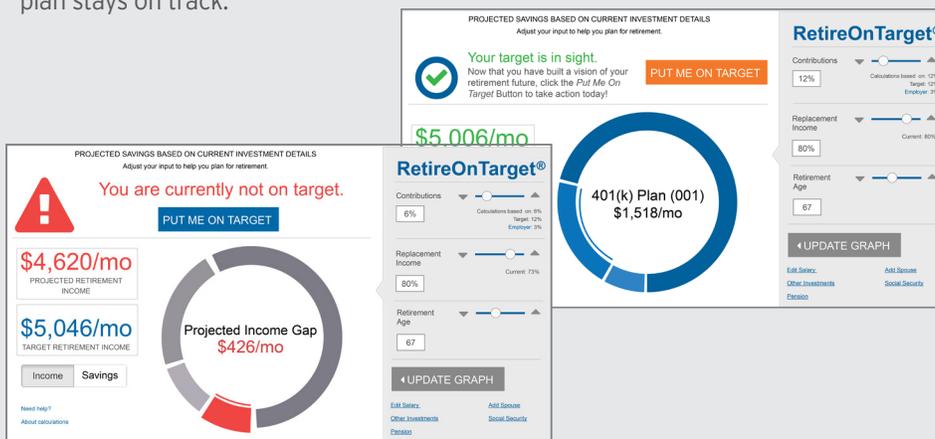
new participants to make more informed decisions the first time.

Continuous Guidance Along the way, participants receive guidance to make informed adjustments to their contribution levels and investments. The **Put Me On Target** button provides specific suggestions to ensure their plan stays on track.



Near-Retirees

Transitioning to retirement presents a different set of challenges when it comes to retirement income planning. Employees often lack the resources to help them make the right decisions with the savings they've spent their careers accumulating. **Start Retirement** is another program on BenefitsForYou.com that provides enhanced guidance and education including classes, videos, articles, and calculators designed specifically for those near—or living in—retirement.



Investor Guidance Center

The **Investor Guidance Center** is a team of licensed financial representatives any RetireOnTarget user can call at any stage of the retirement planning process for additional guidance and services—like rolling over other retirement assets and retirement income planning. All representatives are registered with FINRA, and have Variable Annuity, Health and Life Insurance licenses.

68%
of workers agree they don't know as much as they should about retirement investing.⁴

See how **RetireOnTarget** can help. Contact your CUNA Mutual Group sales representative at **800.356.2644** or watch the video overview at cunamutual.com/bfyapp.



5910 Mineral Point Road | Madison, WI 53701-0391 | cunamutual.com

⁴18th Annual Transamerica Retirement Survey of Workers, December 2017.

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, 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.