

What's new in BenefitsForYou.com

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- **October 2016**

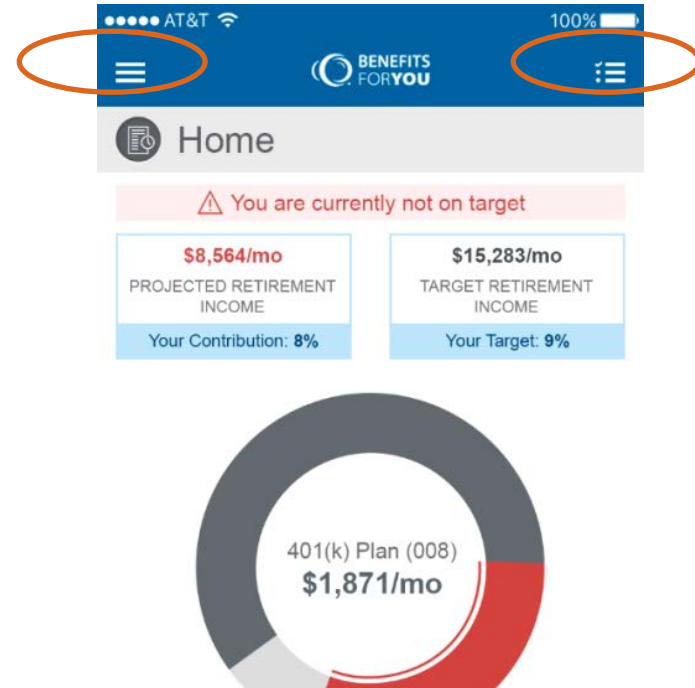
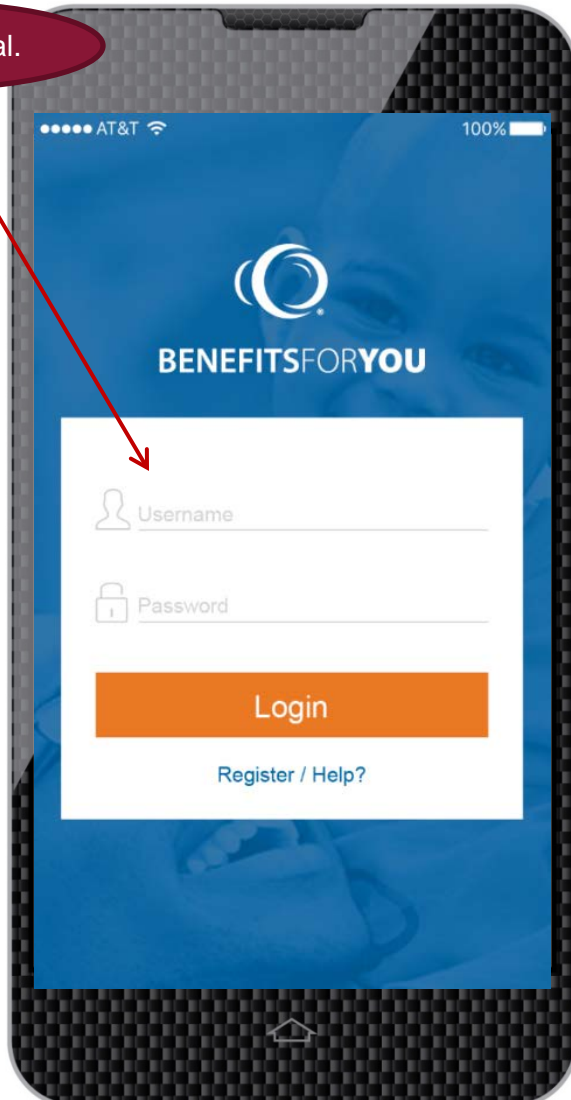
- After October 20 participants with access to the Investor Guidance Center can schedule an appointment with a Retirement & Investment Consultant on BenefitsForYou.com – Pg. 8
- Convenient Schedule Appointment button, plus guidance tools and resources to help improve retirement outcomes – Pg. 9
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- **August 2016**

- Participants can ShareMyAccount with another person or entity using an email invitation for view-only access, which results in increased security for participants who share their accounts with outside financial entities – Pg. 13
- New left-hand navigation for retirement income services called START RETIREMENT – Pg. 13
- New rebalance page view with the ability to cancel pending rebalance requests – Pg. 14

Login & Home Page: Sample screens

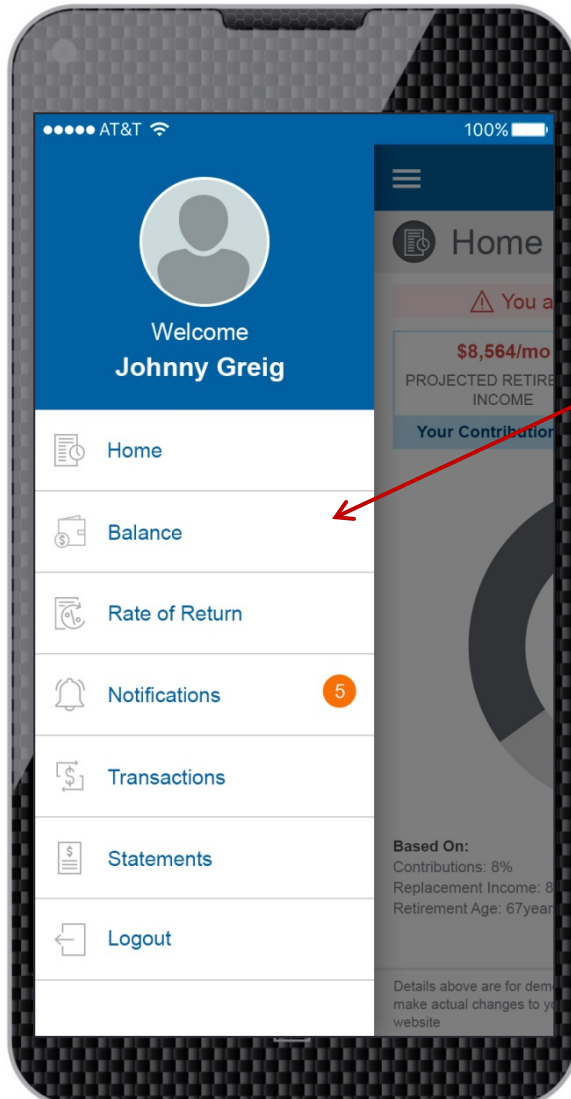
Login as usual.



Mobile App Functionality (December)

- Sign in and see RetireOnTarget home page
- Participants use upper left menu for options pertaining to their account
- Participants use upper right menu to access plan information

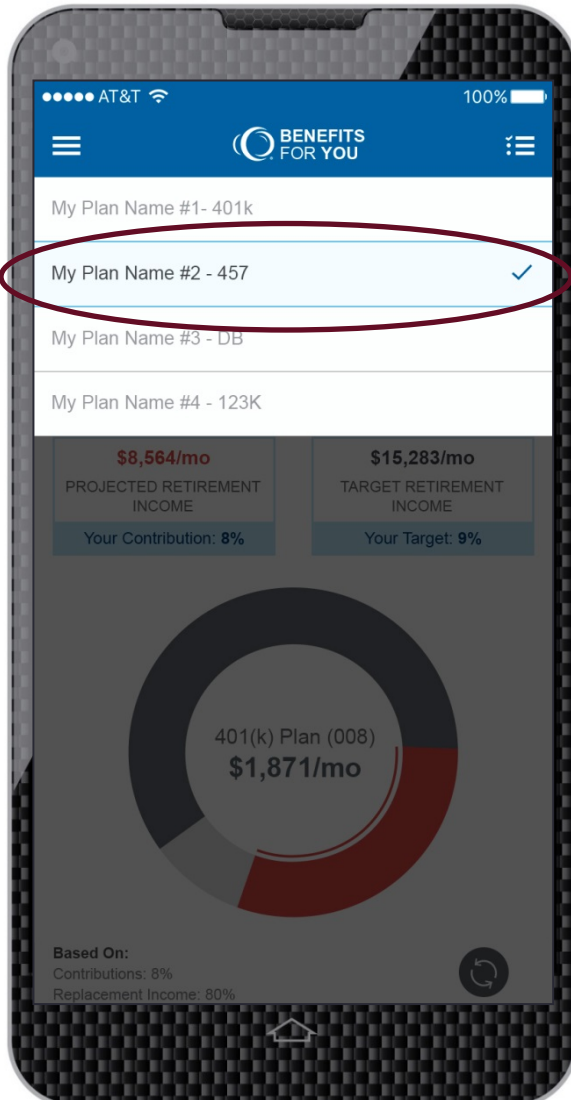
Participant Left Menu Options: View account details



Left Menu Options

- Participant views balance, return rate, notifications, transactions and more

Participant Right Menu: Plan Details



Right Menu Options:

- Participant sees all plans listed under their Social Security Number
- Choose the plan to see details

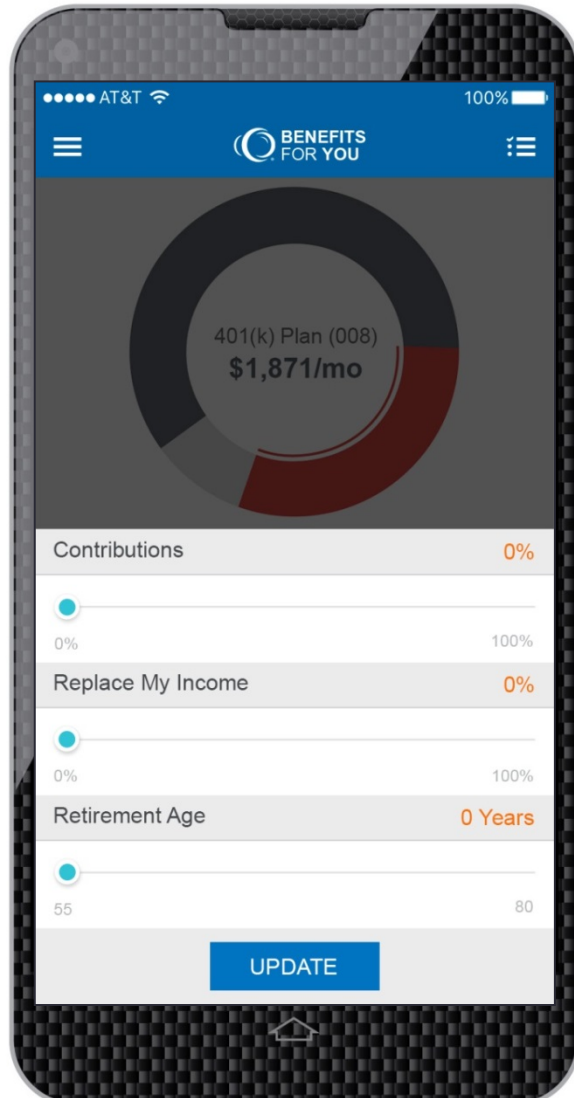
Home Page: RetireOnTarget Screen



Participant Chooses Action:

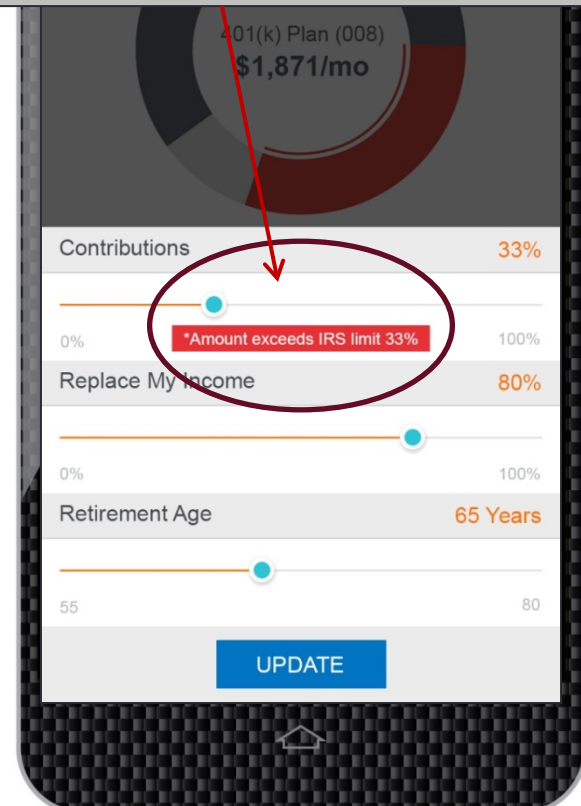
- Changes will be made and simulated in the app
- Can click the green button to see how to get on target

RetireOnTarget Home Page: Options

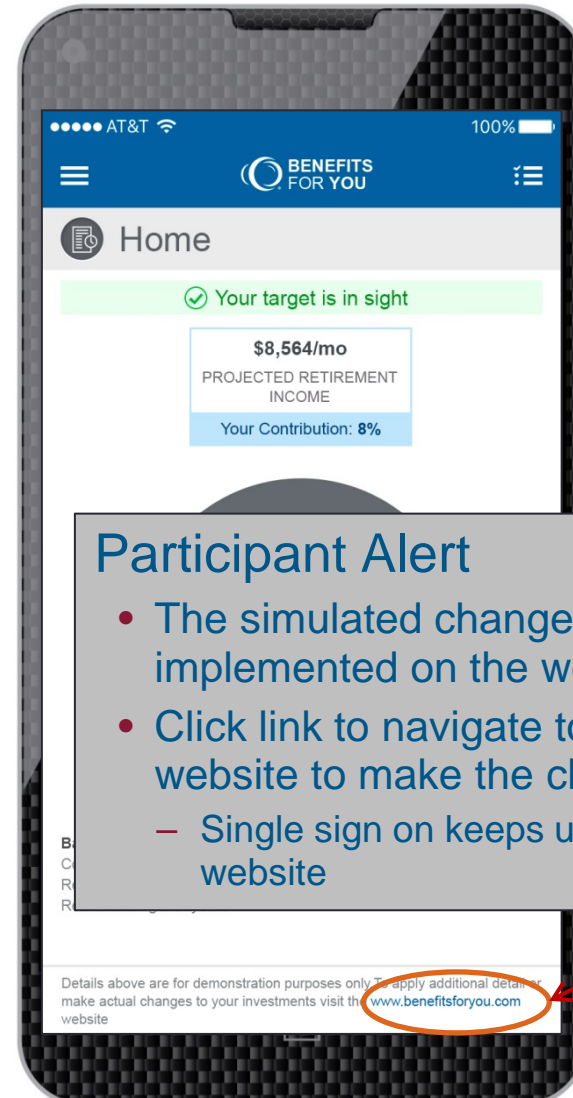
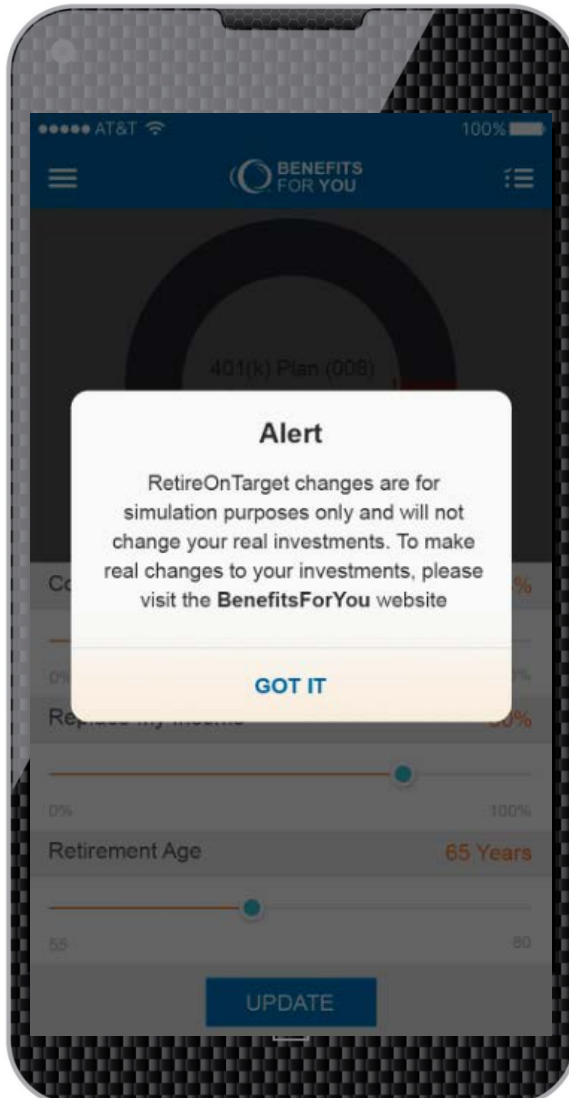


Participant Changes:

- Can change contributions, the amount of income to replace, retirement age
- When a contribution exceeds IRS limits, a message will inform the participant



Alert: Simulated Change Can Be Implemented



START RETIREMENT: schedule an appointment tool

The screenshot shows the CUNA Mutual Retirement Solutions website interface. A red oval highlights the 'START RETIREMENT' link in the left-hand navigation menu. A red callout bubble with the text 'Click START RETIREMENT' points to this link. The main content area displays retirement plan details for 'Your 1st Credit Union - 401(k) Plan (001)', including a projected savings of \$4,894/mo and a projected retirement income of \$1,278/mo. A 'RetireOnTarget' widget shows a 5% contribution rate and an 83% replacement income. A central donut chart displays '401(k) Plan (002) \$1,278/mo'. A text box at the bottom of the screenshot provides information about new functionality for scheduling appointments.

Click START RETIREMENT

Participant New Functionality (Oct. 20)*

- Schedule an appointment with an Investor Guidance Center Retirement & Investment Consultant by clicking START RETIREMENT.

*For plans that don't use our Investor Guidance Center, please direct participants to your advisor for assistance.

Schedule an appointment: Investor Guidance Center

The screenshot displays the CUNA Mutual Retirement Solutions website interface. At the top left is the CUNA Mutual logo. Below it is a navigation bar with 'BenefitsForYou' and a dropdown menu for 'Your 1st Credit Union - 401(k) Plan (001)'. A sidebar on the left lists various account management options under categories like 'MANAGE INVESTMENTS', 'ACCOUNT DETAILS', 'EDUCATION', and 'START RETIREMENT'. The main content area features a 'Start Retirement Income Planning' banner with a 'Make Appointment Now' button. Below the banner is a 3-step process diagram: 1. Make 30 Min Appt, 2. Meet Your Personal Retirement Consultant, and 3. Develop a Retirement Income Plan. At the bottom of the banner is a phone number and the text 'Talk with a retirement consultant. We're here to help!'. Below the banner are four service tiles: 'Managing your Money', 'Retirement Lifestyle', 'Retirement Courses', and 'Tools and Resources', each with a 'Learn More' link.

Scheduling and Resources

- Make Appointment Now button
- Income planning and advice
- Education and guidance materials



Schedule an appointment: Investor Guidance Center

[HOME](#)

[MANAGE INVESTMENTS](#)

CHANGE INVESTMENTS

CONTRIBUTIONS

REBALANCE SCHEDULE

REQUEST A LOAN

REQUEST A WITHDRAWAL

[ACCOUNT DETAILS](#)

BALANCES

BENEFICIARIES

DOCUMENTS / FORMS / NOTICES

PLAN FUND DETAILS

RATE OF RETURN

STATEMENTS

TRANSACTIONS

[EDUCATION](#)

FINANCIAL EDUCATION

GLOSSARY

[START RETIREMENT](#)

Schedule an appointment

To focus on your individual retirement planning, a retirement and investment professional will contact you via email after you schedule a 30 minutes consultation.

[Call me](#) [I will call](#)

Pick a Date

▼ Thursday Sep 1, 2016

Pick a Time (CT)

08:00 AM 08:30 AM 09:00 AM 09:30 AM 10:00 AM 10:30 AM

11:00 AM 11:30 AM 12:00 PM 12:30 PM 01:00 PM 01:30 PM

02:00 PM 02:30 PM 03:00 PM 03:30 PM 04:00 PM 04:30 PM

► Friday

► Monday

► Tuesday

► Wednesday

What's Your Preference?

- Pick your preferred day/time OR
- Request a call

Email Address

Phone Number

[Confirm](#) [Cancel](#)

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1:27 AM 8/30/2016

Schedule an appointment: Investor Guidance Center

The screenshot shows the CUNA Mutual Retirement Solutions website. The browser address bar displays the URL: <https://benefitsforyousandbox07.cmutual.com/Participant/ScheduleAppointment>. The page header includes the CUNA MUTUAL logo and the phone number 800.999.8786. The main navigation bar shows 'BenefitsForYou' and 'Your 1st Credit Union – 401(k) Plan (001)'. The sidebar contains various menu items such as 'HOME', 'MANAGE INVESTMENTS', 'ACCOUNT DETAILS', 'EDUCATION', and 'START RETIREMENT'. The main content area is titled 'Schedule an appointment' and includes a green notification box stating 'Appointment request sent successfully'. Below this, there are two buttons: 'Call me' and 'I will call'. The 'I will call' button is circled in red, and a red arrow points from a callout box to it. The callout box contains the text 'Choose Your Call Preference' and a list of two options: 'Call me' and 'I will call'. Below the buttons, there is a date picker with the following options: Thursday Sep 1, 2016; Friday Sep 2, 2016; Monday Sep 5, 2016; Tuesday Sep 6, 2016; and Wednesday Sep 7, 2016. At the bottom, there are input fields for 'Email Address' (naya.NandkishorKhandare@cunamutual.com) and 'Phone Number' ((891) 555-1236 ext.), along with 'Confirm' and 'Cancel' buttons.

Choose Your Call Preference

- “Call me” if you want to receive a call
- “I will call” if you want to make the call

START RETIREMENT: for plans that have an advisor

The screenshot shows a website interface for retirement planning. On the left is a navigation menu with categories: HOME, MANAGE INVESTMENTS (with sub-items: FUND TRANSFERS, INVESTMENT ELECTIONS, REBALANCE SCHEDULE, REQUEST A LOAN), ACCOUNT DETAILS (with sub-items: BALANCES, DOCUMENTS / FORMS / NOTICES, PLAN FUND DETAILS, RATE OF RETURN, STATEMENTS, TRANSACTIONS), EDUCATION (with sub-items: FINANCIAL EDUCATION, GLOSSARY), and START RETIREMENT. The main content area is titled 'Start Retirement Income Planning' and features a large image of a smiling elderly couple. To the right of the image is the text: 'Make retirement the best years of your life. Use the resources below to plan your retirement, develop a'. Below this is a grey box with the heading 'For Programs with an Advisor*' and two bullet points: 'Use tools to manage your money' and 'Call your advisor for personal attention'. A footnote below the bullets reads: '*For plans that don't use the Investor Guidance Center, please see your advisor for assistance.' At the bottom of the main content area are four action buttons: 'Managing your Money' (with a money icon), 'Retirement Lifestyle' (with a lifestyle icon), 'Retirement Courses' (with a book icon), and 'Tools and Resources' (with a wrench icon). Each button includes a 'Learn More' link.

[HOME](#)

[MANAGE INVESTMENTS](#)

- FUND TRANSFERS
- INVESTMENT ELECTIONS
- REBALANCE SCHEDULE
- REQUEST A LOAN

[ACCOUNT DETAILS](#)

- BALANCES
- DOCUMENTS / FORMS / NOTICES
- PLAN FUND DETAILS
- RATE OF RETURN
- STATEMENTS
- TRANSACTIONS

[EDUCATION](#)

- FINANCIAL EDUCATION
- GLOSSARY

[START RETIREMENT ▶](#)

Start Retirement Income Planning

Make retirement the best years of your life. Use the resources below to plan your retirement, develop a

For Programs with an Advisor*

- Use tools to manage your money
- Call your advisor for personal attention

*For plans that don't use the Investor Guidance Center, please see your advisor for assistance.

Managing your Money
[Learn More](#)

Retirement Lifestyle
[Learn More](#)

Retirement Courses
[Learn More](#)

Tools and Resources
[Learn More](#)


ShareMyAccount: new participant functionality

The screenshot displays the CUNA Mutual Retirement Solutions website interface. At the top left is the CUNA Mutual logo with the tagline 'RETIREMENT SOLUTIONS'. A phone number '800.999.8786' is in the top right. A blue navigation bar contains 'BenefitsForYou' on the left and the user name 'Jane Smyth' on the right. Below the navigation bar, the main heading reads 'Your 1st Credit Union – 401(k) Plan (001)'. A dropdown menu is open under the user name, listing 'Change Password', 'Profile', 'Share My Account' (circled in orange), and 'Sign Out'. The main content area features a 'RetireOnTarget' section with a green checkmark and the text 'Congratulations! You are on target. You have built a vision of your retirement future.' Below this is a donut chart for '401(k) Plan (002)' showing a balance of '\$1,136/mo'. To the left of the chart is a box for '\$3,300/mo PROJECTED RETIREMENT INCOME'. A sidebar on the left lists navigation options: 'MANAGE INVESTMENTS' (Contributions, Fund Transfers, Investment Elections, Rebalance Schedule, Request a Loan, Request a Withdrawal), 'ACCOUNT DETAILS' (Balances, Beneficiaries, Documents / Forms / Notices, Plan Fund Details, Rate of Return, Statements, Transactions), and 'EDUCATION' (Financial Education, Glossary, 'START RETIREMENT' circled in orange). At the bottom right, a table shows account details for 'Deere Employees Credit Union - 401(k) Plan (002)' with a current balance of '\$191,170.87' and a YTD return of '4.61%'. A total row shows a balance of '\$191,170.87'. A 'Need help?' section with 'About calculations' is also visible.

Participant New Functionality

- Ability to “share my account” with:
 - Personal Acquaintance
 - Create a personal secondary account

Cancel a pending rebalance

 **Automatic rebalance**

Because of market performance, the way your money is distributed among your investments changes over time. To keep your investment mix in the proper percentages, select a rebalance option below.
IMPORTANT: This election will rebalance all of your investments based on your contribution investment elections on the dates and frequency selected below.

Your pending rebalances:

Type	Date	Cancel?
Scheduled Quarterly Rebalance	10/1/2016	Cancel

Schedule future rebalances:

Automatically rebalance my account:

Monthly


Quarterly

Semiannual

Annual

No rebalance schedule

Starting on:

 10/01/2016

Ability to cancel a pending transaction

Disclosure

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.

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