**To: Participants  
From: CUNA Mutual Retirement Solutions (psu@cunamutual.com)  
Date: Oct. 21, 2014  
Subject:** It’s National Save for Retirement Week

**Title Bar: Small Steps now – Big Results Later**

Founded by the National Association of Government Defined Contribution Administrators, this week is devoted to raising awareness about the value of retirement savings. Take control of your retirement savings this week.

1. Go to [www.benefitsforyou.com](http://www.benefitsforyou.com) and check your retirement plan. For help signing in, call 800.999.8786, option 3.
2. In a quick view, RetireOnTarget® will show you where you are or what you need to do to help achieve your retirement goals. Click around and see what small steps you can take now to help achieve big results later.

CUNA Mutual Retirement Solutions is a division of CUNA Mutual Group. 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 and Members Life Insurance Company, both located in Madison, Wisconsin. Each insurer is solely responsible for the financial obligations under the policies and contracts it issues.

Representatives are registered, securities are sold, and investment advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor, 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.** The Investor Guidance Center team members offer retirement and investment education but do not provide investment, legal or tax advice. Participants are encouraged to consult their own advisors.

401K-1031249.1-1014-1116

**To: Participants  
From: CUNA Mutual Retirement Solutions  
Date: Oct. 23, 2014  
Subject:** Follow Four Steps to Retirement Success

**Your retirement plan is waiting. Take these four steps toward retirement readiness.**

1. **Be active on** [**Benefits for You**](http://www.benefitsforyou.com/)**.** It’s hard to be successful if you’re not even logging in periodically (at least every six months). For help signing in, call 800.999.8786, option 3.
2. **Update your** [**contact preferences**](https://www.benefitsforyou.com/Employee/iwt/ManageMyPreferences.aspx) **on Benefits for You.**  Use your **personal email address** and enable **online delivery.** You’ll get statements and notices (important information directly related to your plan) quickly and efficiently. You’ll get newsletters and tips on how to be a better retirement saver.
3. **Be on target with RetireOnTarget®.** Know where you are today. See what you can do now to provide for your retirement income needs. Include details for your spouse/partner right in the [calculations](http://prtlimages.cunamutual.com/imageserver/publishedimages/publish/content_retrieval_site/portlet_folder/communities/retirement/benefits_for_you/public/media_files/retireontarget_1_0_enhancements__media_file__da_2744117__2.pdf).
4. **Use the resources that come with your plan.** In addition to RetireOnTarget, your plan comes with a [Financial Resource Center](http://www.sponsorportal.com/content/content.cfm?custno=f1c1e4b6-e894-4f9b-9698-268e32ef237e&product=RC6768&redirect=true&shortURL=http://www.cunamutual.com/financialcenter), filled with age-based planning tools. If you’re not in a target date fund or you’re not sure that you’re in the right investments, call one the experts that supports your plan.

Follow these steps. Lay the groundwork for success.

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401K-1031258.1-1014-1116

**\*Message plan sponsors can send to their employees\***

**To: Participants  
From: Plan Sponsor   
Date: Week of Oct. 20th**

**In A Quick View**

Subject Line: Know how much to save.

**What if you knew how much to save to reach your retirement goals?**

RetireOnTarget® can show you anytime. Log in to [www.Benefitsforyou.com](http://www.Benefitsforyou.com).

Are you on target?

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401K-1031255.1-1014-1116

**\*Message plan sponsors can send to their employees\***

**To: Participants  
From: Plan Sponsor  
Date: Week of Oct. 20th**

**How much is enough?**

Subject Line: How much is enough?

Whether your retirement income needs are big or small, RetireOnTarget® can help you get there.

A little more now can add up to a whole lot, later.

[Are you on target?](http://www.benefitsforyou.com/)

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