The Institutional 401(k) Program

Providing expert advice and fiduciary protection in an uncertain world.
You Can Get Advice from Anyone.

How confident are you in the source?

When you decided to offer a retirement plan to your employees, you probably didn't intend to enter the investment, actuarial, or legal businesses. But serving as a plan fiduciary requires attention to each of these disciplines. Add market volatility and an uncertain economy to the mix, and your task to help your employees achieve a financially secure retirement becomes even more complex.

We're here to help.

With CUNA Mutual’s Institutional 401(k) program, you will receive objective advice from seasoned professionals at every step of the retirement planning process. From plan design to writing an Investment Policy Statement, to selecting and monitoring investments, we'll be there for you. And we'll continue to support you through effective employee education programs and constant monitoring of your plan’s success.

Experience the Institutional Program Service Difference.

• You’ll receive customized advice from your retirement specialist while building a state-of-the-art plan for your organization.

• Members Capital Advisors – the registered investment advisor affiliate of CUNA Mutual Group – will serve as a 3(21) or 3(38) fiduciary based on your desire to participate in investment decisions for your plan.

• You’ll work with CUNA Mutual Group – an organization with more than $16 billion in assets (as of 12-31-2011) and more than 50 years of experience in the retirement plan business.
Structuring a Retirement Plan That’s Right for the Times.

We've taken the best ideas and integrated them into a contemporary, flexible program.

The Institutional 401(k) Program offers:

- **Objective Advice from Experts** – We provide advice during construction of an Investment Policy Statement and selection of investments, and we provide ongoing reports that prove you’re monitoring their performance.

- **Co-fiduciary Protection** – Whether you want us to set the investment lineup for you, or help you pick from a prescreened list, the registered investment advisor affiliate of CUNA Mutual Group — Members Capital Advisors — will serve as a 3(21) or 3(38) fiduciary based on your desire to participate in investment decisions for your plan.

- **A Sophisticated Investment Program** – A broad range of investment options and strategies that are generally available to only the largest retirement plans.

- **RetireOnTarget®** – Your employees can use the RetireOnTarget® online system, enabling them to gain confidence in their investment decisions and to achieve their savings goals.

- **Measuring Plan Success** – Through our exclusive Plan Profile Reports, you’ll stay informed about your plan’s progress toward providing retirement security for your employees.

- **Retirement Income for Life** – Through annuity options, your plan will offer the possibility of guaranteed retirement income that your employees cannot outlive.

- **Complete Fee Transparency** – All costs and fees are reported with no “surprises.”

- **Time Savings** – There’s no need to manage different service providers because you’ll receive record-keeping, administration, investments, due diligence, and tax reporting all from one source.

You will gain peace of mind in knowing you’ve taken care of your employees and protected your organization.
Advice We’ll Stand Behind.
Protecting your interests with co-fiduciary services.

Option 1: 3(38) Fiduciary
Using this “do it for me” option, you can delegate decisions regarding investment choices to our experts. Under this arrangement, Members Capital Advisors will serve as a plan-level fiduciary that assumes responsibility for selection, monitoring, and termination of investments offered in your plan.

Option 2: 3(21) Fiduciary
This “help me do it” option is appropriate if you prefer to take an active role in selecting and monitoring investments for your plan. Under this arrangement, Members Capital Advisors will serve as a plan-level fiduciary that assembles a list of investments for you to review and make selections. You’ll have peace of mind knowing that this list has been rigorously screened in advance by experts.

You won’t have to build your custom lineup on your own. Your retirement specialist will advise you on which investments are prudent choices based on the unique characteristics of your organization.

Members Capital Advisors will perform due diligence on investment alternatives and provide comprehensive reporting that assists with documentation of your oversight activities.
Selecting Investments for the Right Reasons.

Paving the Path to Retirement Success.

CUNA Mutual Group's Institutional 401(k) Program has one overarching objective: helping employees achieve a financially secure retirement. With that objective in mind, investments offered in the program are carefully reviewed to identify characteristics that help support positive employee decisions.

- Your employees will benefit from behavioral screens to provide an investment mix that encourages plan participation and adequate savings rates.
- You will avoid narrowly focused, complex or ultra risky options.
- Employees will see less-volatile options, which can help them stay the course, even when markets are under pressure.
- You will have access to fund managers that serve large, institutional markets with low costs, giving your employees a price advantage.
- Your program will contain easy-to-understand investments that simplify the retirement planning process.

MEMBERS Capital Advisors (MCA) is the wholly-owned registered investment advisor subsidiary of CUNA Mutual Group, the world’s largest provider of insurance and financial services to credit unions and their members. MCA has assets under management of more than $12 billion (as of 6/30/2012), including the general account of CUNA Mutual Group. Based in Madison, Wisconsin, the group has managed investments since 1984.
Smart Retirement Strategies Require the Right Resources.

Helping your employees make informed decisions.

Investment decisions are only one step on the path toward retirement security. The most important questions your employees should ask: “Are my retirement savings on track to provide a comfortable retirement? And if not, what changes do I need to make?”

CUNA Mutual Group excels with these concerns. Your employees will receive straightforward guidance and a wealth of tools to make sure they are making informed, thoughtful decisions.

RetireOnTarget®

CUNA Mutual Group’s proprietary guidance solution enables your employees to build a successful plan to achieve their retirement goals in just a few simple clicks. RetireOnTarget features:

- An easy-to-use website to create and monitor retirement savings plans.
- A “Put Me on Target” button to easily implement plan guidance.
- Automatic updates over time that provide employee guidance over their entire working career.

Plan Sponsor Profile Reports

We’ll keep you informed on how well your employees are progressing toward retirement. Do you have adequate participation? How are your employees’ assets allocated? What percentage are on track?

Access to Smart Resources

Retirement & Investment Solutions Center

This team of retirement planning specialists helps your employees develop retirement savings goals, income plans, investment strategies and more.

Financial Resource Center

The Financial Resource Center is a secure website that contains tools, calculators, videos and educational materials to help employees actively manage their retirement benefits.

Plan Participant Educational Sessions

Institutional Retirement Program plan participants can learn through a variety of methods, including live and remote enrollment and educational meetings, self-serve tutorials, webinars and more.
Is the Institutional 401(k) Program Right for You?

Ask yourself seven questions.

1) Is helping employees attain a financially secure retirement a top priority for your organization?

2) Would you like access to large-plan sophistication and resources with lower costs?

3) Are you looking for help in setting up and managing your plan’s investment lineup?

4) Does co-fiduciary protection provide you with greater peace of mind?

5) Would you appreciate the highest level of transparency in the reporting of your plan costs and services?

6) Are you seeking ways to lessen the resource burden on your organization when offering a plan?

7) Would you like to work with a retirement partner that has been protecting businesses and enabling employees to achieve success for more than 50 years?

If you answered “yes” to one or more of these questions, it is time to take your program to the next level. Contact us today and explore the benefits of the Institutional 401(k) Program.

Call CUNA Mutual Group today at 800.356.2644, or visit www.cunamutual.com for more information.
CUNA Mutual Group is a leading provider of financial services to credit unions, their members, and valued customers worldwide. With more than 75 years of market commitment, CUNA Mutual Group’s vision is unwavering: to be a trusted business partner that delivers service excellence with customer-focused products and market-driven innovation.

Visit www.cunamutual.com or call 800.356.2644 for more information.

MEMBERS Capital Advisors, Inc.
PO Box 2970
5910 Mineral Point Road
Madison, WI 53701-2970
800.356.2644 Ext. 7339
clientservices.mail@cunamutual.com

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