

457(b) PLAN

Choose a retirement package that makes your money work smarter and your top executives stay longer.



When it comes to determining the best benefits package,

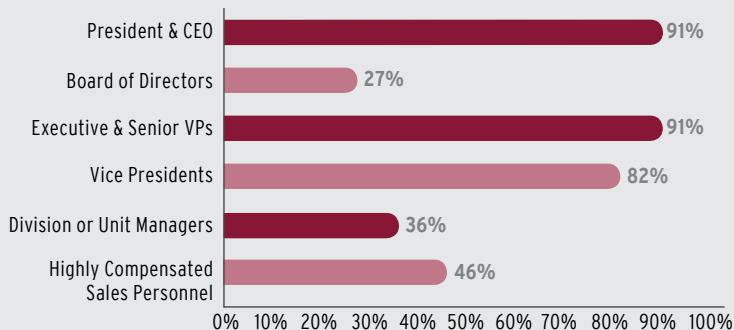
it can be difficult to wade through the vast amount of information and hype to figure out which is the best plan, who is the best provider, and what course your credit union should take. Select a plan with the most options with a 457(b) Deferred Compensation Plan from CUNA Mutual Group.

A 457(b) plan is becoming an essential ingredient in competitive executive benefits packages throughout the financial services industry. Many credit union CEOs and senior managers now expect benefits like a 457(b) option. Credit unions competing for the best people will have a difficult time attracting and retaining the best executives without the right 457(b) solution. The fact is, not all plans are the same. Different providers and plans bring different results. At CUNA Mutual, we're committed to delivering a 457(b)

plan that allows invested funds to work smarter—and more dollars to be invested.

We understand that it's difficult for credit unions to compete with other financial institutions when it comes to salaries and stock options. But the right benefits package can be the perfect bargaining chip when it comes to recruiting and retaining top talent. Our powerful 457(b) plan can be the key to opening your door to better candidates and more loyal leaders.

Executive Expectations Keep Rising Non-qualified Deferred Compensation Plan Eligibility by Position Level



Source: Clark Consulting 2007 *Executive Benefits Survey of Current Trends*.

Why will they appreciate a strong 457(b) plan from CUNA Mutual?

There are several ways to evaluate investment options like a 457(b) plan. Not surprising, the top concern is the bottom line. CUNA Mutual is committed to preserving and enlarging your executives' return-on-investment. One example: We don't charge a sales fee on investments, unlike many of our competitors who charge as much as 6%. There are limits to the amount of funds that can be invested—up to \$16,500 in 2009—but CUNA Mutual strives to help deliver a return beyond expectation.

CUNA Mutual is the leader in providing 457(b) to credit unions.

More credit unions rely on CUNA Mutual for their 457(b) solutions because not only do we understand credit union needs better, we have the resources to address each area with speed and expertise.

We'll help you implement and administer the plan for maximum ease and minimum hassle.

Outstanding plan features include:

- Executive Benefits Specialists with extensive industry and product knowledge
- Service Center staffed with Registered Representatives* available M-F, 8 a.m. to 5 p.m., CST
- Intelligence experts that provide plan design and review and keep an eye on regulations
- Extremely competitive administration fees

*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 800.369.2862. **Nondeposit 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.** CBSI is under contract with the financial institution, through the financial services program, to make securities available to members.

Why take advantage of a 457(b) plan?

Reduce turnover and executive churn.

Business Week recently reported that management turnover was way up in 2006; and executive-level churn rose to 68%.* Will your credit union be immune to this troubling trend? One way to slow down the revolving door and keep executives committed is an innovative, up-to-date benefits package sweetened with supplemental options like a 457(b) plan.

CUNA Mutual has created executive benefits programs with over 3,800 participants in over 1,300 credit unions. We have the experience to implement a 457(b) plan for your select management team.

Expand your candidate search.

The most successful credit unions cast a wide net when they're looking for the most talented executives. But to compete across industries and with competitors in financial services, your credit union needs to be smart and innovative. CUNA Mutual has done the homework. Let us deliver the best 457(b) plan for your people.

Exceptional service and support.

The best executive benefits packages are designed to give peace-of-mind to both your executives and your credit union. CUNA Mutual can make your job easier and keep your credit union more successful.

Experience and expertise on your side.

All Executive Benefits Specialists:

- Are experienced in life insurance and deferred compensation
- Have been credentialed under rigid industry guidelines
- Have received rigorous training
- Understand the credit union industry's unique challenges and needs
- Keep abreast of both national and regional compensation and benefit trends

Up-to-date compliance resources.

Our experienced compliance team has extensive knowledge of both federal and state regulations. Count on them to help you implement and maintain a compliant program.

* "Hello, Goodbye", *Business Week*, 1/22/07.

A 457(b) plan from CUNA Mutual Group can mean the difference between losing the right executives and securing the perfect candidates. To schedule a no-fee assessment of your executive benefits program, contact your Executive Benefits Specialist or our Service Center at 800.356.2644, ext. 1035 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 70 years of market commitment, CUNA Mutual's vision is unwavering: to be a trusted business partner who delivers service excellence with customer-focused, best-in-class products and market-driven innovation.

Visit excben.cunamutual.com or call 800.356.2644, ext. 1035 for more information.



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