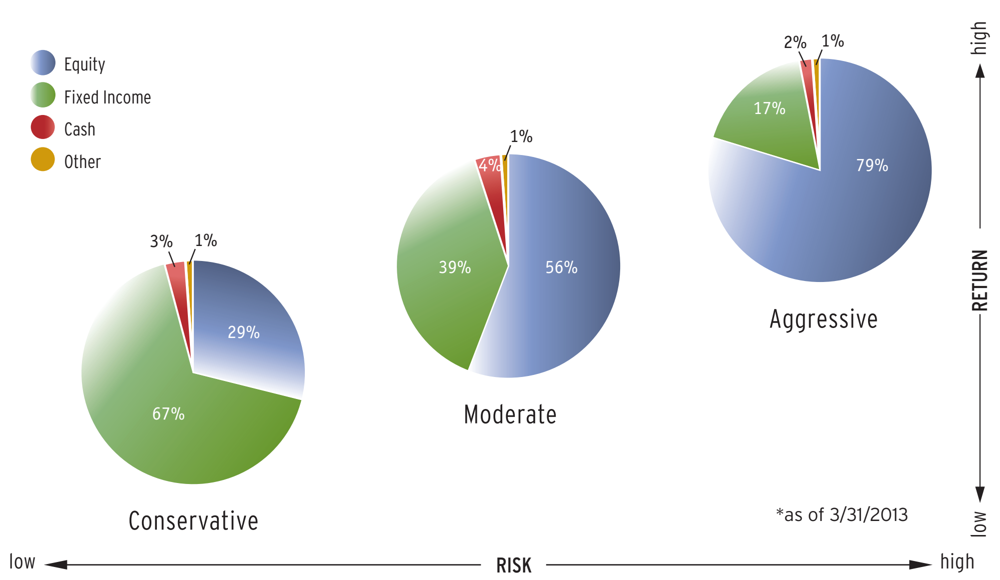
Target Allocation Accounts*

Target Allocation investment accounts are asset allocation portfolios designed to mirror a person's tolerance for investment risk. There are three options: conservative, moderate and aggressive. Each account is monitored and rebalanced on a regular basis to maintain alignment with the identified risk level and to keep the account in balance with the allocations shown in the chart. As you grow closer to your anticipated retirement age, you may want to consider moving your investments to a more conservative allocation model.

TARGET RISK ACCOUNT ALLOCATIONS*



*as of 3/31/2013

If you are a "do-it-yourselfer," based on your time horizon and investment style, you can create your own investment portfolio (mix of investments). On the next page is a risk/return array chart, and it shows the investment categories within your plan.

Descriptions of those investment categories are on the page following the chart. When building your own investment portfolio, it is important to remember that proper diversification of investments is the key to withstanding market fluctuations. If you need help understanding what is a good diversification for your time horizon, you can use the target retirement date accounts as examples, or you can contact the Retirement & Investment Solutions Center[1] for guidance. (See the back of this brochure for more information.) A list of the individual investment options by investment category is found on the "Investment Categories" sheet.

Stable Value Account[2]

Whether you have professionals manage your investments, or you select them yourself, the stable value account is an investment that should be considered in any portfolio. You can add security to a Target Allocation account if you are nearing your retirement date, or you can use it as the foundational account when building your own portfolio of investments. To determine how much stable value you should consider, use this simple equation:

Your age - 30 = % Stable Value

Example: Laurie is age 50
50 - 30 = 20% Stable Value

Laurie invests 80% in the Moderate Allocation account and 20% in Stable Value

To maintain consistency with the account's investment objectives, target allocations (risk-based and age-based) are subject to change based on market conditions and changes in expected returns and risk levels.

Now, it's up to you.

Funding your retirement, and all the decisions associated with it, sits squarely on your shoulders as the plan participant. From the first day you start working, and throughout your career, you are faced with decisions that will affect your standard of living now and in the future. Planning for your long-term retirement goals can feel overwhelming. The decisions are not always easy and can sometimes be emotional, but you don't have to go it alone.

Your employer wants to provide you with the best opportunity to reach your retirement goals. Your retirement plan comes with a team of experts, free of charge to you, who will help guide you along the way. If you need assistance, just contact the Retirement & Investment Solutions Center.

Call 800.999.8786

Investors should consider the objectives, risks, charges and expenses of each investment option carefully before investing. The investment return and principal value of an investment in a mutual fund/variable account will fluctuate, and an investor's share, when redeemed may be worth more or less than their original cost. For more information or to receive a copy of the prospectus/disclosure statements, call toll-free 800.999.8786. Read it carefully before investing.

[1] 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.** Retirement and Investment Solutions Center team members offer retirement education and do not provide investment, legal or tax advice. Participants are encouraged to consult their own advisors.

[2] The Stable Value account is a fixed, group annuity contract issued by CMFG Life Insurance Company. After any guaranteed interest period, interest is set quarterly and applied on an annual basis. Any stated interest rate may not have been adjusted to reflect plan administration, transaction or contract fees. Certain contract fees are currently waived. All guarantees are subject to the ability of CMFG Life Insurance Company to honor such guarantees. This contract is subject to a market value adjustment if the plan terminates the contract and elects a lump sum distribution, which may result in a payout of less than 100% of principal and interest credited. Non-deposit financial products are not federally insured and are not obligations of or guaranteed by the financial institution.

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For additional tools and resources, visit your retirement benefits website at **www.benefitsforyou.com** where you can access self-service training webinars, videos, step-by-step guides and retirement planning calculators.

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Retirement investments made easy.

Move confidently into the future™

Are You on Target?

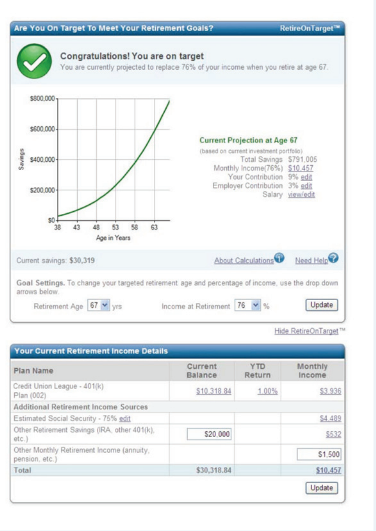
Putting aside what you can afford and hoping for the best isn't a good approach to retirement planning, yet that's what most people do.

That's why CUNA Mutual Group offers you the **RetireOnTarget**® system, to help you make decisions regarding your retirement plan that will put you in a better position to attain your retirement income goals.

RetireOnTarget is easy to use and:

- Offers guidance designed to help you make informed decisions about retirement savings.
- Puts your current retirement plan, Social Security and other retirement savings in one consolidated plan.
- Features a "Put Me On Target" Button for easy implementation of plan guidance.
- Helps you put together a retirement savings plan that you can use throughout your working career.

Simply log on to www.benefitsforyou.com to get started today!



Determine your investment style and time horizon.

Your personal investment style is based on three factors:

- Your level of investment expertise and amount of time you're willing to commit in managing your investments
- Your emotional and financial ability to tolerate market fluctuations
- The number of working years you have left before you plan to retire

Other factors to consider might include investments you may have outside of your retirement plan and your spouse's retirement savings.

Will you be active in managing your investments, or would you prefer to have the experts do this for you?

If you prefer assistance, you'll find a variety of pre-built allocation accounts from which to choose. Otherwise, if you want to be actively involved, your plan offers a wide variety of investment options so you can construct your own portfolio.

Can you withstand changes in the market?

In general, you should select investments you're comfortable with. Otherwise, you may make irrational decisions based on your emotions. Are you conservative, moderate, aggressive or somewhere in between? Here is a chart to help you determine your market risk profile.

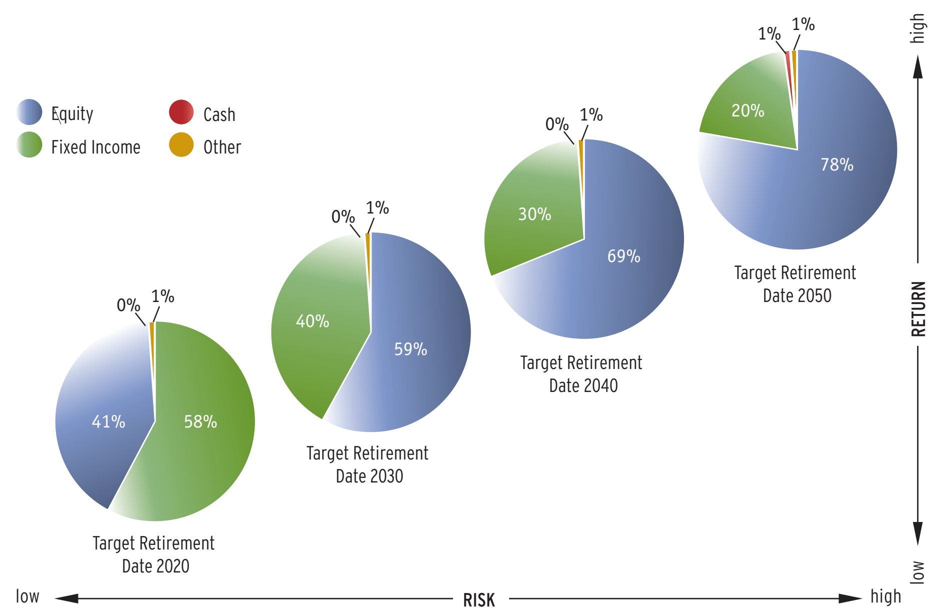
Conservative	Moderate	Aggressive
Seeks income first, then capital appreciation	Seeks a combination of income and capital appreciation	Seeks capital appreciation
A good fit if you:		
• Can't afford to take on too much risk because you'll need the money to sustain you for a long time • Prefer fewer ups and downs along your investment journey • Are already retired or nearing retirement	• Have a fairly low risk tolerance, but are seeking growth • Want steady, moderate growth over time	• Are willing to assume a higher degree of risk in exchange for a potential greater payoff later • Have time and the mindset to cope with significant fluctuations in the market, either because you're more experienced or have decades to go before you retire

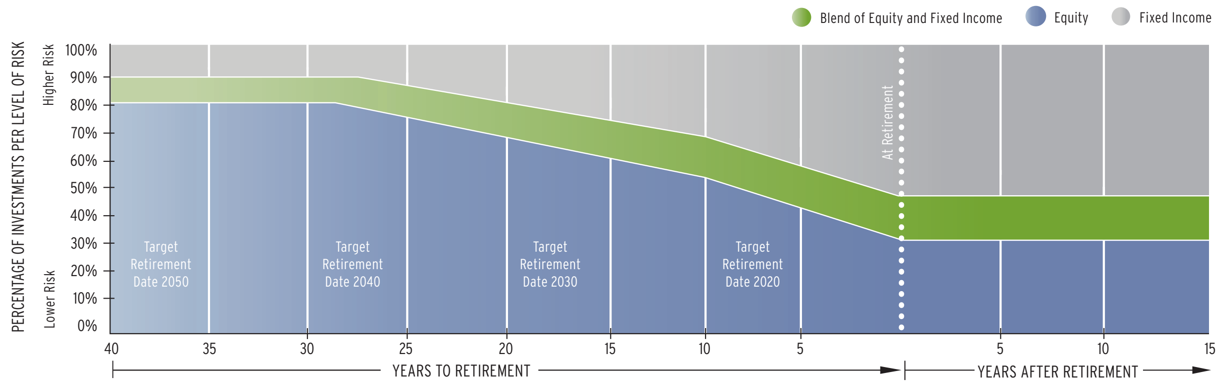
Now that you know what kind of investor you are and when you plan to retire, you have another decision to make. Are you a "do-it-yourselfer" and want to select your own investment mix, or do you want a professional to manage your investment options for you? Let's take a look at the different types of investments that may be available in your retirement plan.

Target Retirement Date Accounts*

Target Retirement Date accounts are professionally-managed accounts made up of a well-diversified mix of funds invested in stocks, bonds and other asset classes. You simply choose the account with a year closest to your target retirement date (when you plan to begin withdrawing money), and the portfolio team managing the account will adjust the investment mix (asset allocation) for you over time. In the early savings years, you'll start out with a higher percentage of stock funds to pursue higher growth. As your target retirement date approaches, your account will shift to more conservative investments like bond funds and cash.

Many people choose Target Retirement Date accounts to simplify their asset allocation decisions and utilize the expertise of professional portfolio managers. These accounts maintain broad diversification, are automatically rebalanced, and adjustments are made to reduce (not eliminate) your risk.





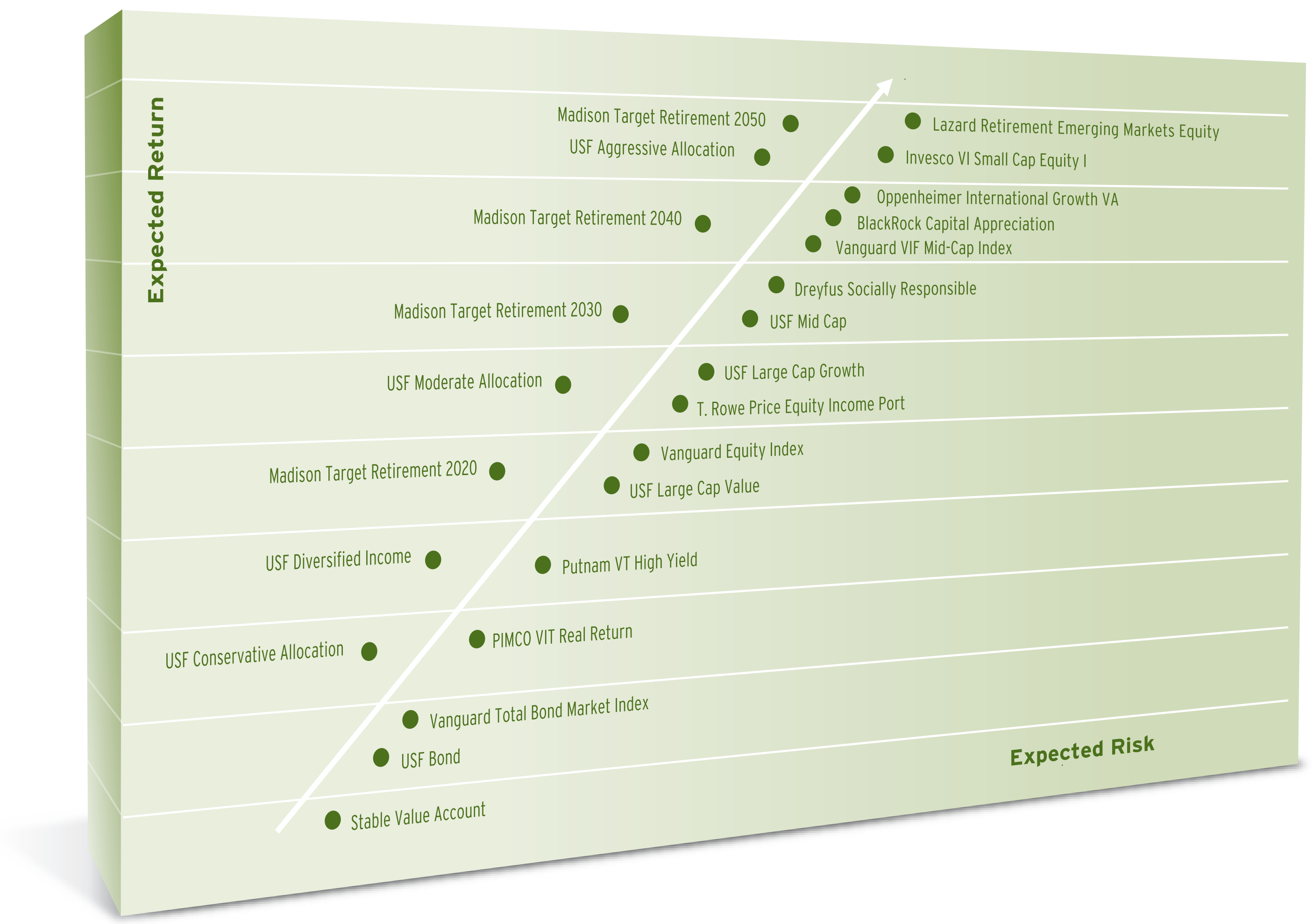
NOTE: The investment account mix changes from more aggressive to more conservative as you move closer to your anticipated retirement date.
*as of 5/31/2013

** Sample allocations typical of Target Retirement Date Accounts. To maintain consistency with the account's investment objectives, target allocations (risk-based and age-based) are subject to change based on market conditions and changes in expected returns and risk levels.*

Your Investment Options at a Glance

The risk/return chart below depicts the investment accounts available in your retirement plan, as well as the asset classes in which they may fall (described on the next page). The farther to the right an investment account is on the chart, the higher the expected risk, measured by standard deviation. The closer to the top of the chart an account appears, the higher the potential return is on your investment.

RISK/RETURN ARRAY



Investment Categories

The investments in your plan each fall under or near an investment category known as "asset class." Each asset class has its own objective for performance, risk and return. The following is a description of the investment categories that are shown in the risk/return array.

Stable Value Contracts guarantee principal plus a declared level of interest. Guarantees are based on the claims-paying ability of CMFG Life Insurance Company.

Core U.S. Bonds include debt issued by the U.S. Treasury and by corporations. Treasury bond yields are often referred to as the "risk-free rate" because they are not exposed to default risk. Corporate bonds refer to the high-quality, or investment-grade, U.S. dollar-denominated debt issued by private sector companies.

High Yield Bonds, often referred to as "junk bonds," represent obligations of companies that are rated below investment grade, which is Ba and below by Moody's and BB and below by Standard & Poor's. These securities often offer a return premium over investment-grade bonds because of the additional default risk. Historically, high-yield returns have a low correlation to other asset classes, which provides some diversification benefits.

U.S. Large Cap Stocks include major "blue chip" companies traded on U.S. stock exchanges with total market values of about $11 billion and higher. These companies offer higher liquidity, more predictable earnings, lower expected returns and less volatility than their mid-cap and small-cap counterparts. These companies often have international operations, thereby obtaining some indirect international exposure for stockholders.

U.S. Mid Cap Stocks typically include U.S. companies with market values between $1.5 billion and $11 billion. Mid-cap stocks offer higher expected returns and have correspondingly higher risk than the large-cap stocks.

U.S. Small Cap Stocks include companies with market values less than $1.5 billion. These stocks often contain the highest potential returns, accompanied by the highest risk.

International Developed Markets Stocks include the companies domiciled in the developed world, primarily located in Western Europe, Australia, New Zealand, Japan and a few newly industrialized nations in the Pacific Rim. International large-cap stocks offer low correlation of returns with domestic stocks and bonds, an important consideration in portfolio diversification. Investing in foreign markets assumes additional risks, including exchange rate changes, political and economic unrest, relatively low market liquidity and the potential difference in financial and accounting controls and standards.

Emerging Markets Stocks are the large cap stocks of firms in developing nations, mostly found in Southeast Asia, Latin America, Africa and Eastern Europe. Due to the higher economic growth in these areas, expected returns are higher than for developed market stocks. These higher returns come at the cost of greater volatility and increased political risk.

Real Estate Investment Trusts (REITs) are publicly traded entities that specialize in the development and management of real estate properties. REITs can provide diversification benefits due to low correlation with other asset classes.

Style of Investment Accounts
Besides company capitalization, some fund managers further divide stocks into "value" and "growth" categories.

A **Value Account** invests in companies that may be temporarily out of favor with the market. If the stock is currently undervalued, it should increase in value when the market corrects the price.

Growth Accounts invest in stocks of companies the portfolio managers believe have superior potential for long-term growth. They could include companies in fast-growing industries like technology and healthcare, or established companies showing continued strength. A diversified portfolio includes large-, mid- and small-cap stocks, in both value and growth categories. Investment accounts that include a combination of value and growth companies are considered "core" accounts.

Core Accounts have more latitude in choosing growth or value companies.