



MAY 2019

New MillimanBenefits.com this summer!

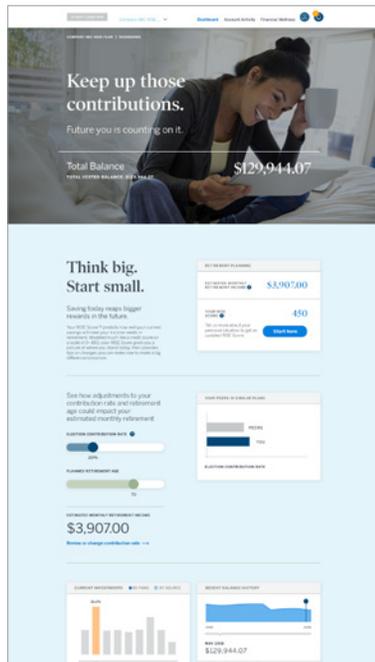
This summer, MillimanBenefits.com will be updated with a new and fresh design and will also introduce a new retirement readiness tool.

Same place, better-than-ever experience

The participant site will be designed to attract attention and drive desired behaviors. The redesigned site will include a streamlined dashboard and account activity all in one place.

The site will also include an expanded financial wellness section with new articles, videos and calculators to help participants to and through their retirement years.

The goal is to make it easier than ever to navigate and simplify the content with one goal in mind: Promote ACTION!



Plan sponsor interface

In addition to the redesigned participant experience, the plan sponsor experience is also being redesigned to provide a one stop service center for sponsors.

The interface will include a customizable dashboard that will allow for easy-access reporting. The dashboard can also provide

a summary and detailed analytics that will help plan sponsors view and assess the plan's health. Some of these data points include investment status, employee demographics and participant behavior.

Ad hoc reporting will allow targeted information to be displayed. From there, sponsors may choose to customize the data filters and export the report to Excel.



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Co-op 401k Plan

AMERICA'S LEADING 401(k) PROGRAM FOR COOPERATIVES

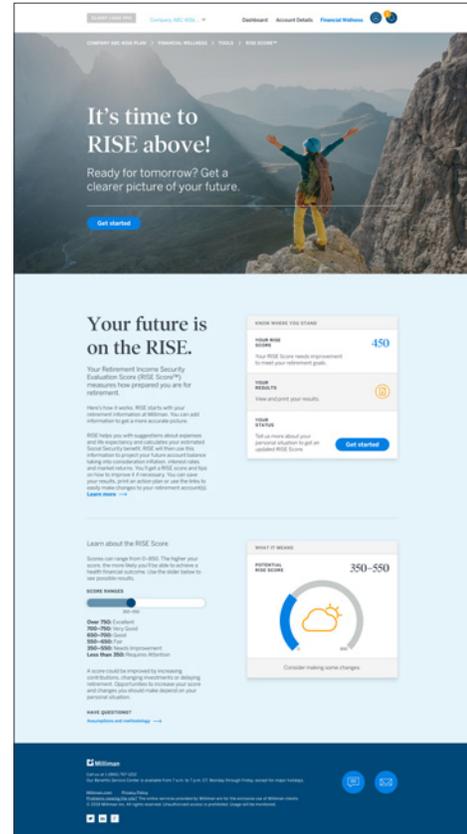
What's your score? Ask RISE™

One of the new tools that will be available to participants is the Retirement Income Security Evaluation (RISE) Score.

This state-of-the-art retirement readiness tool was developed by Milliman and is endorsed and used by the Alliance for Lifetime Income.

RISE is a single measure of how well a retirement portfolio covers financial risks in retirement. The tool uses both the average of all economic scenarios as well as the most adverse scenarios over time to create one score. The score is modeled like a credit score on a scale of 0-850.

The RISE tool pre-populates all of the participant's information from their Co-op 401(k) Plan account making it easy for participants to use the tool. RISE also allows participants to include supplemental information from other income sources. RISE then converts all of the sources of income to an Estimated Monthly Income and compares the total against the projected expenses. The result of this calculation is the participant's RISE score.



Personal Tips

Changes that can help ensure retirement income will cover basic living expenses

Score Potential

A simple illustration of what your score means and what a better score may look like



Plug-and-Plan

Move sliders to see the impact changes can make

Action Steps

Do something about it — change investments, saving rate or review action plan

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