



AUGUST 2019

## We're Counting Down to a New Website

Liftoff for the new **MillimanBenefits.com** is coming soon! The redesigned website will provide a more engaging experience designed to simplify a participant's retirement planning journey and promote action. In addition to the enhanced participant site, you will find a new plan sponsor website featuring a one-stop dashboard with need-to-know information at your fingertips. Read on for details, including the communication activities associated with our launch.

## Newly Designed Website Encourages Participants To Take Action

With Milliman's redesigned participant website, focusing on the future just got easier. The site includes:

- A new login page
- A streamlined dashboard and account activity all in one place
- An expanded financial wellness section with new articles, videos and calculators to help participants reach and then navigate through retirement
- A RISE Score™ to measure retirement security and to replace the current Plan Ahead For Retirement™

Watch our **sneak peek video** to learn more.



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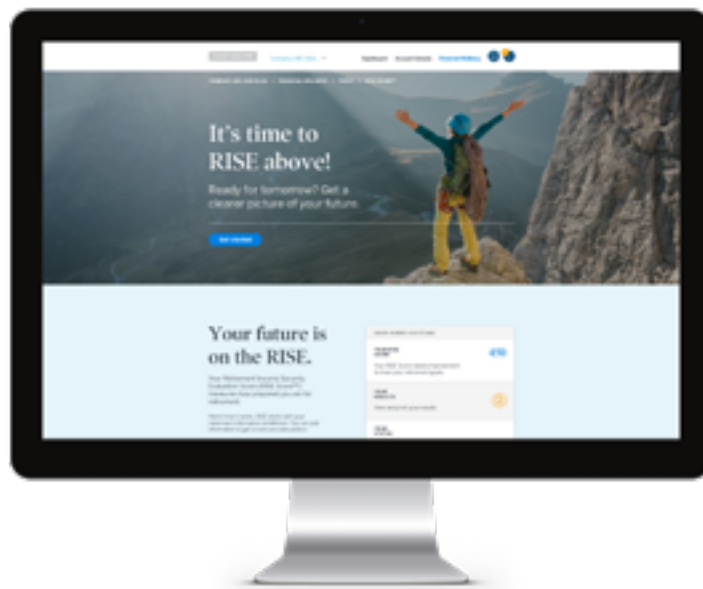
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## What's the RISE Score?

Developed by Milliman, this state-of-the-art retirement readiness metric is similar to a credit score. On a scale of 0–850, the Retirement Income Security Evaluation (RISE) Score will give your participants a better understanding of how prepared they are for retirement.

The RISE Score focuses on retirement security rather than just predicting whether savings will cover expenses. Using proven mathematical methods like stochastic modeling for inflation, market returns and longevity, we compare results over all scenarios and the worst 10% of scenarios. Then, we consider how retiree behavior may impact withdrawal patterns over time. The mathematical result is expressed as a score that gives participants better insight for their broader financial retirement planning. Our site will also provide tips on changes to make now to improve the score.



## Introducing the Enhanced Plan Sponsor Web Experience

Along with the redesigned participant experience, Milliman enhanced the plan sponsor experience. The new one-stop service center includes a customizable dashboard for easy-access reporting. The dashboard will help you as a plan sponsor view and assess your plan's health. In addition to the dashboard report that you can create, you will find:

### Performance reports

- Investment vs. Value
- Cumulative Returns
- Performance Summary Charts/Multigrid/Table

### Participation reports

- Multiview/Ranges/Dispersion of Participant Data
- Employee Status Overview

### Balance and activity reports

- Position Summary
- Allocation Summary
- Cash Flow Analysis
- Activity Summary
- Activity Details
- Balance History
- Transaction Activity
- Activity Trends
- Allocation History
- Pie Chart by Selected Filter
- Participants with a Loan

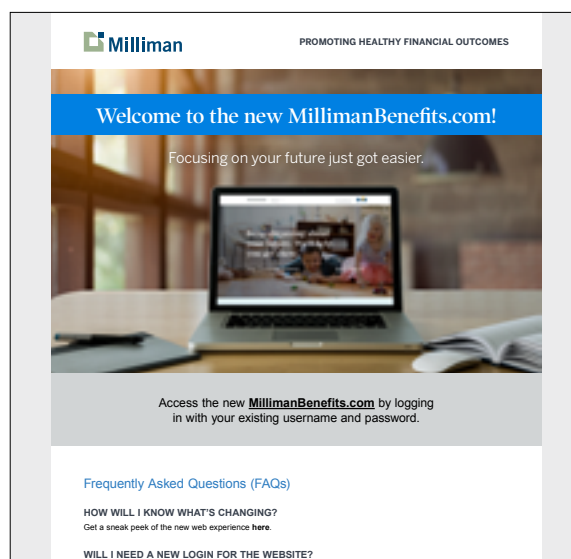
## Countdown to Launch: Upcoming Communication Activities

### Participant Promotion at Go-Live

- Participants will receive an email that includes a **promotional video and FAQs**.
- Milliman will post a global announcement on the login page to reassure participants they're on the right site.
- An informational flyer that explains the ins and outs of the RISE Score will be available upon request.

### Ongoing Awareness

- In all applicable materials, we will promote the advantages of knowing your RISE Score.
- Our how-to video, "Tour the New **MillimanBenefits.com**," will introduce participants to the site.
- We will devote our first 2020 financial wellness webinar to "Understanding Your RISE Score."



## Frequently Asked Questions (FAQs)

Even positive change results in questions. These FAQs provide answers to anticipated participant and plan sponsor questions.

### Q1. Will participants and plan sponsors need a new login for the website?

A1. No. The current login process will use the same login credentials (username and password). The new login page will look different; however, any changes will be intuitive. For example, first-time users will click on “Create an account.” If they forget their username or password, they will click on “Get help accessing your account.”

### Q2. What new features will a participant find on the enhanced website?

A2. In addition to creating a more engaging online experience, the site has a new financial wellness section and a library of helpful videos that will provide vital information. For example, participants can learn about ways to find money to save, and get tips managing their accounts and preparing for retirement.

Calculating the RISE Score is another important new feature. RISE stands for “Retirement Income Security Evaluation.” The score helps participants understand how their retirement security measures up and guides them in their retirement financial planning. Modeled much like a credit score on a scale of 0 to 850, the RISE Score snaps a picture of where a participant stands today and provides tips on changes to make now that will make a big difference tomorrow.

### Q3. What’s unique about the RISE Score?

A3. The calculation incorporates all retirement account information already on **MillimanBenefits.com**. In addition, participants are invited to add information on other assets, income and expense projections. The site applies this specific information and helps with suggestions about expenses and life expectancies. The site also calculates the estimated Social Security benefit and uses all information to calculate the score, taking into consideration inflation, market returns and longevity. Developed by Milliman’s Financial Risk Management subsidiary, the RISE Score is gaining wide acceptance as the standard for evaluating retirement security. In addition to the launch on **MillimanBenefits.com**, the RISE Score is available to a broader consumer audience via the Alliance for Lifetime Income, a think tank sponsored by about 25 of the nation’s leading financial organizations.

### Q4. If a participant already completed the PlanAhead For Retirement tool, will information entered previously be used to calculate the initial RISE Score? Or will the participant have to re-enter data?

A4. Information entered previously in the PlanAhead For Retirement tool will transfer. A participant will not need to re-enter it. A participant’s initial RISE Score will take into account any historical PlanAhead For Retirement entries.

### Q5. Is the mobile app changing, too?

A5. We recently updated our mobile app to include fingerprint and face recognition as login options. Like the current website, the updated **MillimanBenefits.com** is mobile-friendly. The upcoming rollout will not include additional changes to the mobile app.

### Q6. How will participants learn about the enhancements to MillimanBenefits.com?

A6. Milliman will post a global announcement on the login page to let participants know that they have reached the right website. We will also distribute an email to participants with a link to the **sneak peek video and other helpful information about what changed**.

### Q7. Will Milliman update communication materials to reflect the new web and the RISE Score?

A7. As soon as the new web rolls out, we will provide materials to engage participants. We will drive them to the new **MillimanBenefits.com** where they will find deeper education content. Milliman will update its current core curriculum to reflect the web enhancements and to promote the new retirement security metric. Our first 2020 financial wellness webinar will focus on the RISE Score, including how to get one and what can be done to improve it.

### Q8. Will Milliman offer participants or plan sponsors training on how to use the new web?

A8. Yes. Milliman may provide participants and plan sponsors training on the new web as requested. Check with your relationship manager for details.