

UPDATE

Employee Benefit News for
The Cooperative Industry



SEPTEMBER 2019

MillimanBenefits.com: Same Place; Better-Than-Ever Experience

Recently, **MillimanBenefits.com** was redesigned to attract more attention, ease navigation and drive participants to act on their account.

The site features a new dashboard landing page that allows the participants to view and access all of their account activity in one place.

Milliman has also expanded the Financial Wellness section of the site to give participants more tools and resources to help them to and through their retirement years.

In addition, participants can get their Retirement Income Security Evaluation Score (RISE Score™) to get a better understanding on their estimated financial security.

The goal of the redesigned **MillimanBenefits.com** is to help participants achieve healthy financial outcomes.

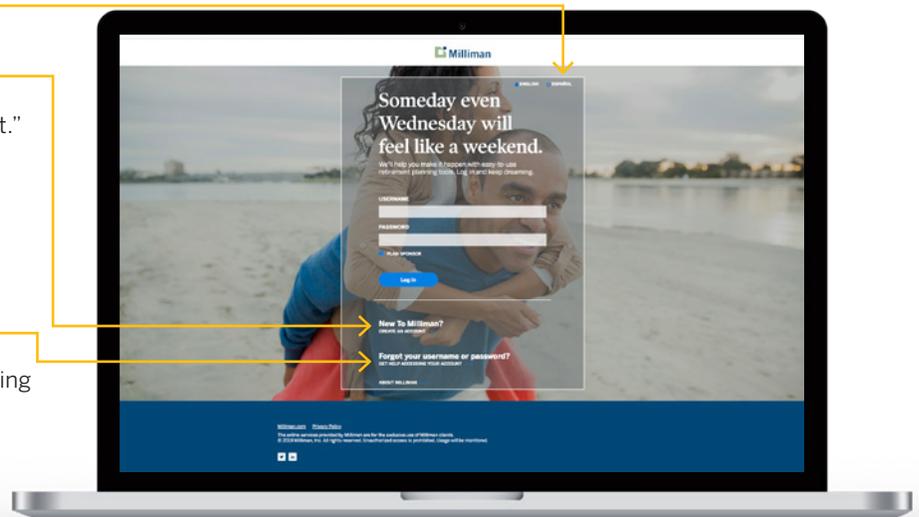
En Español

First time logging in

New users can click on “Create an Account.” Participants will need to have their Social Security number, cell phone number and email address handy to complete the registration process.

Need help logging in?

Participants can click here for help accessing their account.



coop401kplan.com
800.652.6675

Co-op **401k** Plan 

AMERICA'S LEADING 401(k) PROGRAM FOR COOPERATIVES

Navigating the New MillimanBenefits.com

The menu at the top of each page includes three main links and an icon for easy access personal account information.

- **Profile.** Participants can access their Profile by clicking on the icon at the top right corner. Participants can update their contact and beneficiary information, as well as access account security features.
- **Financial Wellness.** This section includes articles, videos and calculators to help participants plan for their retirement years.
- **Account Details.** This section provides participants a view of the options available to them through the Plan. From this section, they can view or change their investments and contributions, review account activity and view or download important documents and forms.
- **Dashboard.** The Dashboard also serves as the landing page for the participant after they login to their Co-op 401(k) Plan account. From the Dashboard, participants can view their account balance, review current investments by fund or source, balance history, personal rate of return and beneficiaries. If they'd like more information, or want to make changes to their account, the participants can click on the corresponding links below each section.

The Dashboard screen also displays the participant's Retirement Income Security Evaluation Score (RISE Score). The RISE Score is like a credit score for retirement. It gives participants an easy-to-understand way to estimate their income security in retirement.

Scores will range from 0–850. The higher the score, the more likely the participant is on their way to achieving a financially secure retirement.

When participants log in, they'll see an initial score. If they don't see a score, they may need to provide some additional information, such as their current income. To get a more meaningful RISE Score, they'll also want to enter the following:

- Other pre-retirement income and/or other investment accounts they may have
- Their investment approach (conservative, moderate or aggressive)
- Expected retirement income, such as a pension payment, monthly annuity and Social Security
- Projected expenses in retirement

If you have any questions regarding **MillimanBenefits.com** or the new RISE Score, contact your Relationship Manager or call 800.652.6675 option 2.

Participant Dashboard

The screenshot displays the Milliman Participant Dashboard for a Co-op 401(k) Plan. At the top, there are navigation links for Dashboard, Account Activity, and Financial Wellness. The main header features a woman reading a document with the text: "Keep up those contributions. Future you is counting on it." Below this, the Total Balance is shown as \$129,944.07, with a Total Vested Balance of \$129,944.07.

The dashboard is divided into several sections:

- Think big. Start small.** A section titled "RETIREMENT PLANNING" showing an "ESTIMATED MONTHLY RETIREMENT INCOME" of \$3,907.00 and a "YOUR RISE SCORE" of 450. It includes a "Start here" button and a brief explanation of the RISE Score.
- See how adjustments to your contribution rate and retirement age could impact your estimated monthly retirement.** This section features two sliders: "ELECTION CONTRIBUTION RATE" set at 20% and "PLANNED RETIREMENT AGE" set at 70.
- YOUR PEERS IN SIMILAR PLANS.** A bar chart comparing the participant's "ELECTION CONTRIBUTION RATE" to their peers.
- ESTIMATED MONTHLY RETIREMENT INCOME.** A section showing \$3,907.00 with a link to "Review or change contribution rate".
- CURRENT INVESTMENTS.** A bar chart showing investment performance by fund and source, with a total return of 19.2% for the Federated Total Return Bond Instl. (\$24,602.24).
- RECENT BALANCE HISTORY.** A line graph showing account balance history from 2018 to 2018, with a balance of \$129,944.07 as of May 2018.
- PERSONAL RATE OF RETURN.** A section showing a rate of 13.3% as of June 30, 2018, with a link to "Review account history".
- PRIMARY BENEFICIARY.** A list of beneficiaries: Susan H. Salisbury (Spouse) and Harold A. Salisbury (Child), with a link to "Review or change beneficiary".

At the bottom, there is a "Quick-view statements" link and a "Know Your RISE Score™!" section with a "Get started" button.

UPDATE

Employee Benefit News for the Cooperative Industry

SEPTEMBER 2019