



**WISCONSIN STRENGTH • WISCONSIN VALUES • WISCONSIN SELECT**

# OUR SHARED FUTURE...

Retirement – it's something we all look forward to, and getting there should be as easy as possible.

But today's economy is challenging, and you need a retirement savings plan that's built with Wisconsin residents in mind. After all, it's a future that we're all invested in.

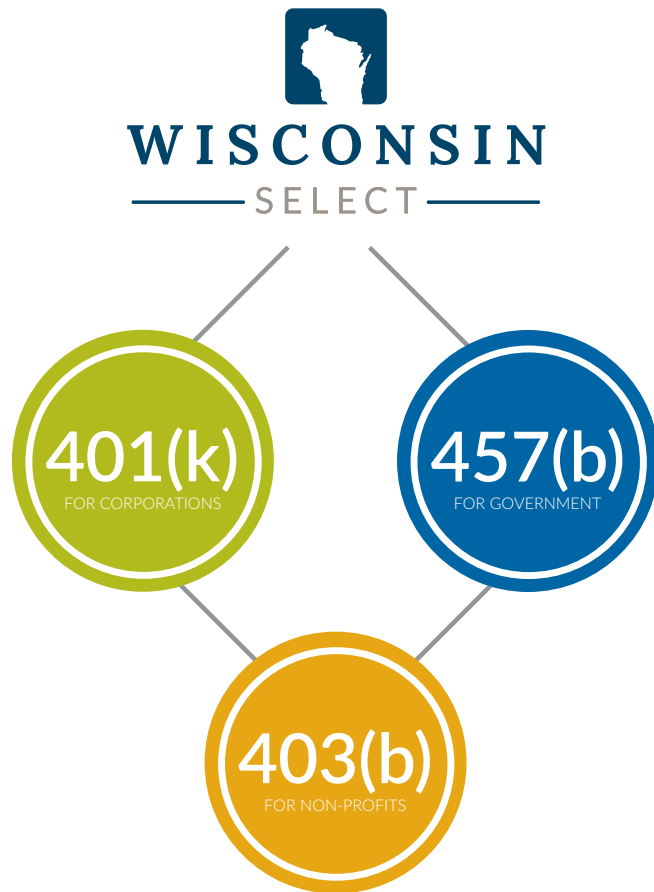
So discover the Wisconsin Select program. It's an employer-sponsored retirement plan built and run primarily by Wisconsin residents like you. From plan administration and investment management to fiduciary support and objective investment advice, Wisconsin Select offers it all.



We believe that a prosperous future for all of us is best achieved by using the experience and dedication of Wisconsin professionals who share in our love of this great state. From the earliest settlers to our most recent new residents, there's something special about the Wisconsin values of integrity, community and shared purpose. We all prosper when we put these values into action, and that's exactly what Wisconsin Select is about.

For our more than 20,000 in-state businesses, we offer the Wisconsin Select 401(k), but we're also built for non-profit employers in the form of a 403(b) and for government and UW employees as a 457(b). Together, these three structures offer a comprehensive retirement plan experience available to nearly three million in-state workers.

Discover Wisconsin strength, Wisconsin values, Wisconsin Select.





## **FIDUCIARY PROTECTION**

Every successful retirement savings plan requires a great structure, and it starts with an experienced plan fiduciary, the “quarterback” who can bring together all of the various members of the winning team. Wisconsin Select utilizes the strength and experience of Appleton Group LLC, an independent, fee-only Registered Investment Advisor located in the heart of the Fox Valley.

Founded in 2002, Appleton Group has extensive experience in plan design, investment management and selection, as well as objective market research. Serving as an ERISA 3(38) Plan Fiduciary, this firm:

- Creates and oversees easy-to-use investment fund lineups
- Manages flexible, risk-adjusted target-date investment models
- Coordinates comprehensive sponsor and participant education programs
- Communicates the many features and benefits of Wisconsin Select to a state-wide audience
- Monitors the program for any regulatory changes and manages changes and opportunities for future enhancements
- Coordinates ongoing due diligence on all service providers



**Fiduciary Protection**



## **PARTICIPANT AND SPONSOR SUPPORT**

A good experience for plan sponsors and participants requires the objective expertise of a qualified financial advisor.

The Wisconsin Select program has you covered, allowing you to choose from hundreds of in-state retirement plan advisors ready to serve both sponsor and participant needs.

Values of integrity and objectivity are the hallmarks of the advisors of Wisconsin Select. With a wide variety of backgrounds, work experiences and professional certifications, each advisor is uniquely qualified to give your plan the attention it deserves. Each advisor must be properly licensed and must agree to serve as a co-fiduciary, ensuring investment advice and guidance that is always in your participants' best interest.

And we know that because your needs may sometimes change, each employer has the freedom to select the plan advisor of their choice at any time.

Objective, unbiased investment advice is priceless. That's why we believe our advisors should be fairly compensated for the services they provide to your plan.

Honest pay for honest work - another hallmark of Wisconsin life!

**Participant and Sponsor Support**



## **ADMINISTRATION AND RECORD KEEPING**

Retirement plans need to run smoothly. We get it, and from the start, Wisconsin select was built with ease-of-use in mind.



That's why we've partnered with the credentialed team at CUNA Mutual Retirement Solutions who has been in the retirement business for over 50 years, has over 6,700 employer-sponsored plans in-force, 260,000 participants served and \$16.2 billion in assets under administration.

It is the mission of CUNA Mutual Retirement Solutions to recognize the powerful human story of the service and accomplishments of hardworking Americans and partner with financial advisors to help them meet their challenge in achieving a secure retirement. To do this, CUNA Mutual Retirement Solutions provides an array of practical retirement solutions to help real people save for the future and live retirement on their terms.



CUNA Mutual Retirement Solutions is a division of CUNA Mutual Group and the marketing name for CPI Qualified Plan Consultants, Inc., a CUNA Mutual Group member company. CUNA Mutual Group is the marketing name for CUNA Mutual Holding Company, a mutual insurance holding company, its subsidiaries and affiliates. Annuity insurance products are issued by CMFG Life Insurance Company, located in Madison, Wisconsin. Each insurer is solely responsible for the financial obligations under the policies and contracts it issues. Securities distributed by CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer, 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. Representatives offer retirement and investment education but do not provide investment, legal or tax advice. Participants are encouraged to consult their own advisors.

## **Administration and Record Keeping**



## INVESTMENT MANAGEMENT

Named a “Mutual Fund Mecca” by Bloomberg News in 2012, Wisconsin boasts a deep roster of successful, top-ranked investment managers. Who knew?

Wisconsin Select’s lineup of both experienced managers and up-and-coming young talent says it all.



Investing Involves Risk • Not FDIC Insured • No Bank or Credit Union Guarantee • May Lose Value

# Investment Management

# SUSTAINING A ROBUST WISCONSIN ECONOMY

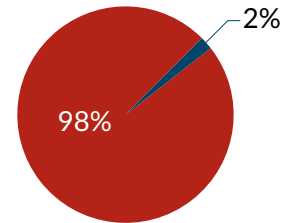
Retirement readiness and a positive participant experience are top priorities, but there's a deeper advantage to the Wisconsin Select program that you'll love.

Consider that retirement plan assets sponsored by Wisconsin employers currently total more than \$294 billion. As a whole these assets already generate as much as \$3.57 billion of annual revenue to service providers. So what's the problem?

Currently, as much as 98 percent of investment management, fiduciary support and plan administration revenue leaves our state. In addition, as much as 60 percent of advisor and plan fiduciary revenue is also sent to providers out of Wisconsin.

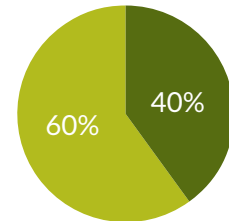
By keeping a majority of important financial services roles right here in Wisconsin, we have an opportunity to support sustainable, living-wage careers for tens of thousands of state residents while

## Currently...



■ Investment management, fiduciary support and plan administration revenue leaving Wis.

■ Investment management, fiduciary support and plan administration revenue staying in Wis.



■ Advisor revenue leaving Wis.

■ Advisor revenue staying in Wis.

simultaneously working to provide a positive retirement plan experience.

With an ongoing focus on economic development in our state, the opportunity is clear: the more wages and income tax revenue we choose to direct to qualified financial service professionals in Wisconsin, the greater the long-term benefit to all state residents.

The Wisconsin Select program helps fund our public schools, early childhood development programs, roads, bridges, infrastructure, universities, state parks, airports and more. Increased wages and income tax revenue also go to support retail businesses, manufacturers, restaurants, shopping centers, arts organizations, hospitals, sustainable agriculture, sports franchises, conservation efforts and historic preservation – all of the things that make Wisconsin life worthwhile.

It also works to create a bright future for our state. Wisconsin Select is more than just an employer-sponsored retirement plan; it's a cornerstone to a better economy for generations yet to come.

It all starts with the decision to move your plan to Wisconsin Select.

Sources: Larkspur Data, 401(k) Averages Book, Appleton Group Research. Data as of 12/31/2014.

## Wisconsin Select helps fund...



Public Schools



Early Childhood  
Development  
Programs



Roads



Bridges



Infrastructure



Universities



Airports



State Parks

# AN EASY DECISION, AN EASY MOVE

Moving your employer-sponsored plan to Wisconsin Select is a lot easier than you might think. In fact, we built it that way!

- If you currently have a plan in place and you're happy with your existing third-party advisor, in most cases you can easily keep that relationship to assist in the move and continue their service to you and your participants.

Simply have your advisor contact the Wisconsin Select transition team to receive a proposal. We'll detail the costs, features and benefits of the plan, offer you a detailed website demonstration and provide a comprehensive transition packet. We'll also work with your advisor to notify your employees of the upcoming provider change, supply enrollment kits, as well as provide an introduction to your conversion team.





From day one, our team will ensure that your HR staff is fully trained in our easy-to-use deferral processing system.

- If you wish to transition to Wisconsin Select with the services of a new advisor, contact us directly. We'll be happy to provide you with a list of qualified advisors to choose from. Your selected advisor will serve your plan every step of the way, working to ensure a smooth, easy conversion and new launch.
- If you don't currently offer a qualified retirement plan and wish to start with Wisconsin Select, we're ready to help. Our plan design specialists will work with you to create an employer-sponsored plan that meets all of your needs. We'll help you select an advisor, set a launch date and do everything to train your HR staff so you're ready for a successful start.

From transitioning existing plans to startups, Wisconsin Select is here to make it as easy as possible. Take your first step today by heading to [www.wiselect401k.com](http://www.wiselect401k.com) or call us at (920) 993-7727 or (866) 993-7727 (toll-free number).





**WISCONSIN**  
— SELECT —

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