

People driven. Outcome focused.®



**AGC Affinity Group Retirement Plan Program designed exclusively for Alabama AGC members.**

The program is constructed with a focus on simplifying the burden our members face when it comes to:

- Selecting and monitoring plan investments
- Understanding and controlling costs
- Ensuring employees have access to relevant and easy to understand information

**CUNA Mutual Retirement Solutions Client Service Model**

- We review and understand your plan.
- Meet your experienced credentialed team.

• Stay current on your plan's progress with easy tools, reporting, and comprehensive plan reviews.

• Identify your retirement plan goals and how we will measure success.

• Make the most of our thought leadership and resources about products, solutions and services that can help you achieve your goals.

• We create a written relationship plan to map activities, accountabilities and time frames for the year.



Alabama AGC is pleased to offer the AGC Affinity Group Retirement Plan Program, a 401(k) Plan program created to allow each of our members the opportunity to keep your current plan's objectives while experiencing the group cost saving advantages given to our members.

Alabama AGC selected to partner with two of the most highly respected retirement plan service providers in the world, Merrill Lynch and CUNA Mutual Retirement Solutions.

Benefits to our members include:

- A no-cost comprehensive review of your current plan's design with consultative advice on ways to enhance your plan
- Professional guidance with investment selection specific to your plan
- A straightforward and transparent cost structure that's easy to understand

**Paxton Heath**

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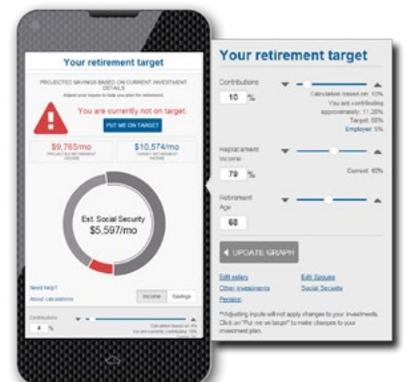


Bank of America Corporation

**RetireOnTarget®**

- No complicated formulas.
- No estimating.
- No portfolio theory.

**Simply: Put me on target.** RetireOnTarget is a simple "at-a-glance" online tool to help members understand their retirement savings, and what they will need in order to replace their income in retirement. The tool has built-in assumptions that take the calculation out of the calculation.



Consider the value of satisfaction in knowing you and your employees have the right retirement plan at the right price. By adding the strength of CUNA Mutual Retirement Solutions for your administration and recordkeeping needs as well as Merrill Lynch, the world's largest brokerage firm providing proven investment services, our members will experience the satisfaction of helping their employees achieve a secure retirement.



**CUNA Mutual Retirement Solutions**

designs simple and practical retirement programs that help hard-working Americans save for the future. For more than fifty years, we have been a leading provider of qualified and nonqualified retirement solutions that delivers service excellence and customer-focused, best-in-class products.



**Alabama AGC** was chartered in 1920 and has grown to become a \$100 million corporation with holdings throughout Alabama and the Florida Panhandle. We have 23 full-time employees, a full-time lobbyist in Montgomery, and own offices in Florence, Huntsville, Birmingham and Mobile. Simply put, the Alabama AGC is the oldest, biggest and best non-residential construction trade association in Alabama.

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.

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