

The Guaranteed Account



Class 22 1.95% interest rate guaranteed until 6/30/2019.

Investment Statistics

Asset Category	Stable Value
Inception Date	01/01/2010
CUSIP	CMGCRFA22
Insurer	CMFG Life Insurance Co 2000 Heritage Way Waverly, IA 50677

Contract Full Name

Group Annuity Contract

Classification

Fixed Annuity

Contract Description

The contract is a fixed, deferred group annuity available to qualified retirement plans. It provides guaranteed protection of principal with a set rate of return. The guarantees in this contract are backed by CMFG Life Insurance Company and supported by its general account. Participants in the contract do not participate in the performance of the general account, but the investment performance of that portfolio supports the contract's guaranteed interest rate, any additional amounts and payout obligations.

Financial Rating

The Guaranteed Account is 100% backed by the financial strength of CMFG Life Insurance Company, rated "A" (excellent) by A.M. Best continuously for over 30 years and last re-affirmed 03/01/2018. In addition, Standard & Poor's rates them an "A" and Moody's Investor's Services an "A2".

Contact Information

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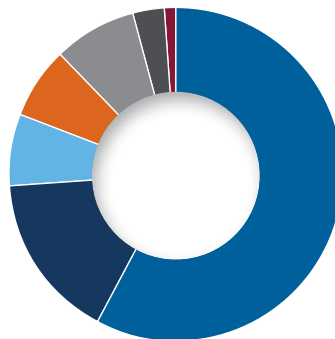
Historical Returns (as of 3/31/2019)

	Annualized			
	1 Year	3 Year	5 Year	10 Year
Daily Valued Credit Rate	1.88%	1.80%	1.80%	—

Quarterly Rates (current interest rate guaranteed until 6/30/2019)

	Q1	Q2	Q3	Q4
2019	1.95%	1.95%	—	—
2018	1.75%	1.75%	1.85%	1.90%
2017	1.75%	1.75%	1.75%	1.75%
2016	1.75%	1.75%	1.75%	1.75%
2015	1.75%	1.75%	1.75%	1.75%
2014	2.00%	1.95%	1.75%	1.75%
2013	2.25%	2.15%	2.05%	2.00%
2012	2.85%	2.75%	2.50%	2.25%
2011	3.25%	3.25%	3.25%	2.95%
2010	3.75%	3.65%	3.65%	3.45%

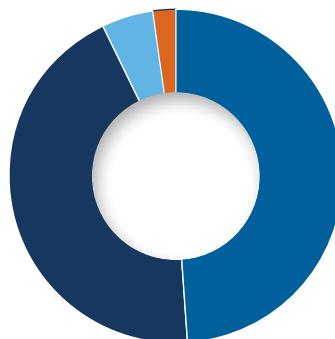
Allocation of Invested Assets*



Corporate Bonds	58.0%
Commercial Mortgage Loans	16.0%
Limited Partnerships	7.0%
Structured Securities	7.0%
U.S. Treasury / Agency / Foreign Gov't	8.0%
Municipal Bonds	3.0%
Other	1.0%

Average Credit Quality: A

Bond Quality Ratings*



A or higher	49.0%
BBB	44.0%
BB	5.0%
B or lower	2.0%

Portfolio Duration: 6.80 Years

*As of 12/31/2017 for CMFG Life Insurance Company and its consolidated subsidiaries. Updated annually.

General

The Guaranteed Account is a fixed, group annuity contract issued by CMFG Life Insurance Company, located in Madison, Wisconsin (Base Contract Form #2009-DA). The Group Annuity Contract is only offered for sale to qualified retirement plans and is available in all states.

After the initial guaranteed interest period, interest rates may be adjusted quarterly and are credited daily. The stated interest rate represents an annual interest rate and may not have been adjusted to reflect plan administration, transaction or contract fees. There are no penalties assessed by the Guaranteed Account for benefit payments or other withdrawals taken by participants. This contract is subject to a market value adjustment if the plan terminates the contract and elects a lump sum distribution, which may result in a payout of less than 100% of principal and interest credited. Guarantees are based on the claims-paying ability of the insurer.

The investor should carefully consider the risks of the contract before allocating any amounts to the contract. Exchanges between Guaranteed Account and any available fund can be made any business day. The Guaranteed Account interest is credited daily.

Quarterly Rates

The Quarterly Rates section shows the contract's annualized crediting rate based on the daily compounding of the declared quarterly interest rate's daily accrual value and assumes the contract is held for the stated period. Current interest rate and historic cumulative, annualized and quarterly declared rates vary by rate class. Past declared rates are not indicative of future declared rates. Declared interest rates will fluctuate and may be higher or lower than the current rate. Interest rates may not have been adjusted to reflect plan administration, transaction or contract fees.

Historical Returns

The Historical Returns section shows the annualized crediting rate based on the daily compounding of the declared interest rate's daily accrual value and assumes the contract is held for the stated period. Current interest rate, historic annualized and annual declared rates vary by rate class. Reported rate class determines the rate earned under the plan's contract. See the plan's contract or contact us for confirmation on the plan's current rate. Plan fees and expenses may not have been applied to or deducted from the Group Annuity Contract returns.

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By providing the information herein, CMFG Life Insurance Company and affiliates ("CMFG Life") is not undertaking to provide impartial investment advice or to give advice in a fiduciary capacity. You should know that CMFG Life has a financial interest in the Guaranteed Account/Stable Value Account ("Guaranteed Account"), a group annuity contract that pays a fixed rate of interest (the declared interest rate is subject to change by the insurer from time to time) and the Group Variable Annuity ("GVA"), a group annuity contract exempted from Securities and Exchange Commission registration that invests in funds for which investment performance can vary. The Guaranteed Account is issued by CMFG Life and represents financial obligations of the CMFG Life general account; CMFG Life invests the assets of its general account in a manner consistent with its obligations as a life insurer. General account investment returns are also a source of revenue to cover the company's operating expenses, tax obligations and return on capital. The company's interest in the opportunity to generate earnings through its general account investment activity is significant and gives rise to a financial interest on the part of CMFG Life in identifying the Guaranteed Account to your plan. The GVA is issued by CMFG Life and utilizes a separate account with underlying subaccounts that are separate from the CMFG Life general account. The assets of the separate account are available to cover CMFG Life general liabilities to the extent that the separate account's assets exceed its liabilities arising under the GVA contracts. CMFG Life also has a financial interest in providing services to plans, as CMFG Life receives fees for those services. The nature of that financial interest is represented by the cost of those services.

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