

Retirement Savings Made Easy

Introducing Your Retirement Plan Website



People driven. Outcome focused.

800.999.8786

BenefitsForYou gives you plan access at your fingertips!

Managing your retirement plan is convenient with 24/7 online accessibility, straightforward site navigation and a variety of educational tools and information. You can monitor your retirement account anytime, anywhere, from your laptop, phone or tablet.

The RetireOnTarget income projection tool automatically calculates an 80% income replacement value for you when you reach your full Social Security age. It shows you what you need to contribute to your plan in order to reach your goal. You can adjust your income and retirement age and run scenarios to see what works for you.



Download the **BenefitsForYou** app today



Click on any part of the circle graph to see your projected retirement income from various sources, as well as any forecasted income gaps.

Click "Put Me On Target" to implement any changes to your account.

See how projections are impacted by:

1. Adjusting your contribution levels,
2. Raising or lowering the income percentage based on your needs and
3. Adjusting your retirement age.

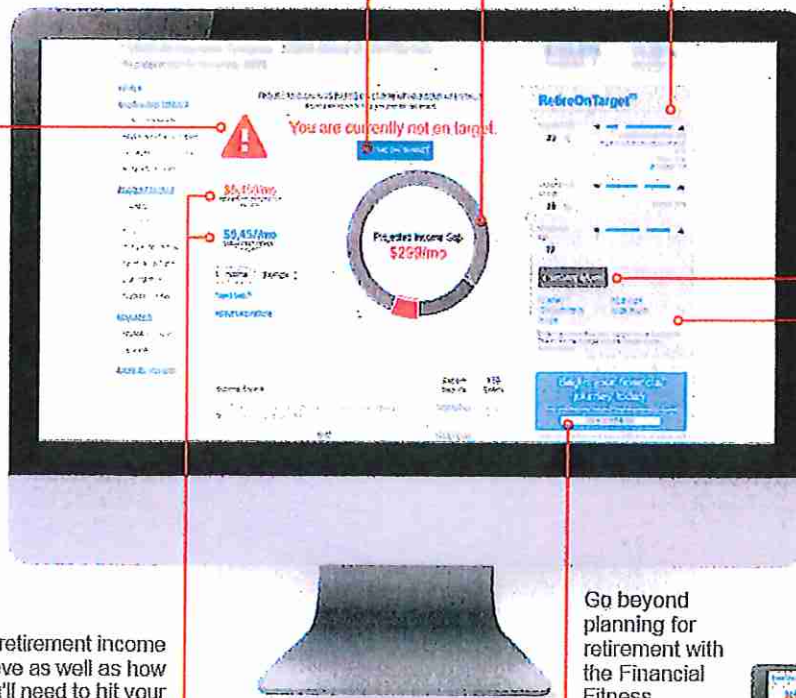
This red icon indicates that you're not on target. A green check mark ✓ lets you know you are on target to meet your retirement income goals.

Once you've made changes, click UPDATE GRAPH to see how projected results change.

Include other investments and Social Security to improve your projections.

Clearly see how much retirement income you are on pace to achieve as well as how much projected income you'll need to hit your income replacement goal.

Go beyond planning for retirement with the Financial Fitness program.



Features & Benefits

For many employees, planning for retirement can be a big task. That's why BenefitsForYou is easy to access and intuitive to use. Key features include:

- ✓ Fully-responsive, mobile-friendly design
- ✓ Retirement income modeling tool
- ✓ A depth and breadth of educational resources
- ✓ Secure account integrations

Registration is Easy!

Simply go to BenefitsForYou.com and click on the Register button. You can access and manage your online account from your computer, tablet or phone. Once registered you can make changes to your contributions, manage investments, access education and much more.

Simple 2-Step Security

Your plan is protected through your personalized password and a security code that is sent to you via phone, text or email.

Update your Profile to Go Green and Stay Connected

Update your profile with your personal email address. You'll receive statements and important plan information about how to make the most of your retirement benefit electronically. Save paper. Save the planet.

ShareMyAccount

BenefitsForYou.com gives you ways to collaborate with your financial advisor or other individuals/entities. With the help of ShareMyAccount, you can provide access to trusted sources to view, consult and participate in your planning — in one secure, convenient online space.

Manage Your Investments

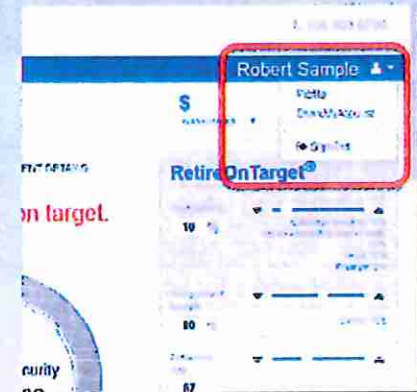
On BenefitsForYou.com you can manage investment elections, review performance, rebalance and even access your retirement plan statements. All the information you're looking for is at your fingertips.

Personal Guidance is a Phone Call Away

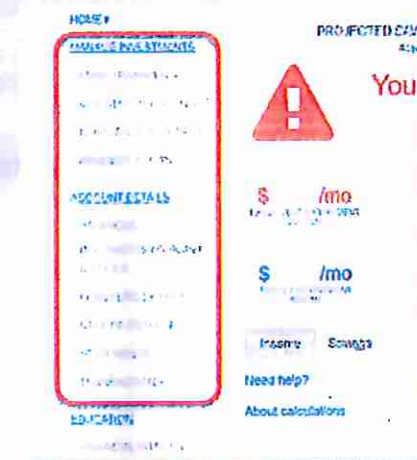
Want help or have questions about your plan? Give us a call at 800.999.8786.



LOGIN OR REGISTER



PROFILE AND SHAREMYACCOUNT



MANAGE INVESTMENTS

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 888.512.6109. 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.



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Enrollment Form

1 PARTICIPANT INFORMATION

Participant Name:	Social Security Number:	Date of Birth:	Hire/Rehire Date:
Home Address:	City:	State:	ZIP:

2 PLAN (EMPLOYER) INFORMATION

Plan Name (Employer):	Plan Identifier:
Salem Baptist Christian School, Inc. 403(b) Plan	701672

3 EMPLOYEE CONTRIBUTION ELECTIONS

- I elect to participate and contribute ____% or \$_____ of compensation per pay period on a pre-tax basis (Please refer to Annual Contribution and Benefit limits found on BenefitsForYou.com.)
- I elect to participate and contribute ____% or \$_____ of compensation per pay period to a Roth account (Please refer to Annual Contribution and Benefit limits found on BenefitsForYou.com.)

Catch-up Contributions: If you will be 50 years old or older as of the last day of the calendar year and otherwise contribute the maximum allowable amount to the Plan, you are entitled to make additional "catch up" contributions (Please refer to Annual Contribution and Benefit limits found on BenefitsForYou.com.) See your Plan Administrator for more details on how to make these catch up contributions.

- I elect not to make elective deferrals until further notice. I understand that if I do not participate now, or discontinue participation, I must wait until the next available enrollment date.

4 INVESTMENT ELECTIONS

To select your investments, log on to BenefitsForYou.com or contact our Participant Service Center at 800.999.8786 for assistance. If you do not select your investment election prior to your contributions being made to the plan, your contributions will be allocated to the Plan's default fund. You can find more information regarding your Plan's default fund on the fund fact sheet located in the enrollment book or at BenefitsForYou.com.

Plan Default Fund: American Funds Target Date Retirement R3 Funds

5 PARTICIPANT SIGNATURE

I, the undersigned, consent to making the preceding salary deferral elections.

Participant Signature:	Date:
X	

Return this form to your Employer

Designation of Beneficiary

Please select one:

- New Designation Date Completed: _____ Age: _____
- Replacement Designation Date Completed: _____ Age: _____

1 PARTICIPANT INFORMATION

Participant Name: _____ Social Security Number: _____ Date of Birth: _____

2 PLAN INFORMATION (EMPLOYER)

Employer Name: _____ Plan Identifier: _____

Plan Type: 401(k) 403(b) Money Purchase Profit Sharing Other: _____

Please do not return form to CUNA Mutual Retirement Solutions

Retain for Employer's records

DESIGNATION OF BENEFICIARY

PLEASE NOTE: THE SPOUSE OF A PARTICIPANT IN A SAME-SEX MARRIAGE WILL BE TREATED AS A "SPOUSE" FOR PURPOSES OF ANY BENEFICIARY DESIGNATION UNDER THIS PLAN.

3 GENERAL INFORMATION

You may be eligible under your plan to have death benefits paid to a beneficiary if you die before you begin receiving retirement benefits. Your eligibility for, and the conditions of, any death benefits will be affected by your marital status at the time of your death. To add, remove, or change beneficiaries for your death benefit in the future, you must complete a new beneficiary designation form. You can obtain this form from the Plan Administrator.

THE EFFECT OF THE BENEFICIARY DESIGNATION WILL CHANGE DEPENDING ON WHETHER YOUR DEATH OCCURS BEFORE OR AFTER YOU START RECEIVING YOUR RETIREMENT BENEFITS UNDER THE PLAN.

Death PRIOR to commencement of benefits: If you die before you start receiving benefits under the Plan, this beneficiary designation will determine who will receive your benefit. This beneficiary designation will remain in effect until you start receiving your benefits.

Death AFTER commencement of benefits: This beneficiary designation will become invalid upon commencement of your benefits before your death. The Plan will pay your vested benefit according to the benefit option you elected for your distribution.

PART A – IF YOU ARE NOT MARRIED

(Read this portion before completing Sections 4 and 5 of this form)

You may choose who receives all of your death benefit by designating a beneficiary under Section 4 of this form.

It is important that you understand your rights and obligations concerning the death benefit. You should direct any questions to the Plan Administrator. Also, inform your Plan Administrator immediately if there is any change in your marital status because this will affect the payment of any death benefit to your beneficiaries.

PART B – IF YOU ARE MARRIED

(Read this portion before completing Sections 4, 5, and 6 of this form)

Your spouse is entitled to 100% of your account balance should you die before you begin receiving retirement benefits. This benefit will be paid in a lump sum or any other form permitted under the Plan.

You may choose to have all or a portion of your death benefit paid to someone other than your spouse, provided you obtain your spouse's consent. This means that someone else who you name in the Primary Beneficiary Designation section of this form will receive part or all of the death benefit. In order to do this you must name the person or persons you want to receive this portion of the death benefit and indicate the percentage of the death benefit they will receive. If you name someone other than your spouse as Primary Beneficiary and your spouse does not consent, your beneficiary designation will not be valid. Your spouse's consent must be in writing and witnessed by a notary public or a Plan representative.

Spousal consent is not required if:

- Your spouse cannot be located;
- Your spouse is legally incompetent to give consent;
- You and your spouse are legally separated and you have a court order attesting to that fact; or
- Your spouse has abandoned you and you have a court order attesting to that fact.

Note: If any of the above exceptions apply, written proof will be required.

It is important that you and your spouse understand your rights and obligations concerning your death benefit. You should direct any questions to the Plan Administrator. Also, inform your Plan Administrator immediately if there is any change in your marital status because this will affect the payment of any death benefit to your beneficiaries. If you are no longer married at the date of your death (for example, your spouse has predeceased you or you were divorced), any benefits payable on account of your death will be paid as if you were single (see Part A above). Unless you name a new beneficiary under Section 2, the beneficiary designation in effect at the time of your death will govern who will receive any survivor benefits. If you are no longer married, review your beneficiary designation and change it as appropriate. The plan will automatically revoke any prior spousal designation upon divorce unless a Qualified Domestic Relations Order or divorce decree provides otherwise.

EXAMPLES OF COMMON BENEFICIARY DESIGNATIONS

Example 1: I (Participant) want everything to go directly to my spouse.

- Your spouse is automatically your beneficiary so you do not have to complete this form.
- If desired, complete the Contingent Beneficiary information under Section 4 by naming all beneficiaries who will receive the entire death benefit in the event your spouse predeceases you.

Example 2: I (Participant) am married and want 75% to go to my children and want 25% to go to my spouse.

- Complete the Primary Beneficiary under Section 4 with your spouse's name to receive 25% and children's names to receive 75%, dates of birth, relationship, social security numbers, and percent to receive.
- If desired, complete the Contingent Beneficiary information under Section 4 by naming all beneficiaries who will receive the entire death benefit in the event your spouse and your children predecease you.
- Your spouse is required to consent to this beneficiary designation because he/she is the beneficiary of less than 100% of the death benefit. If you do not obtain your spouse's consent, your spouse will receive the entire death benefit. A notary public or Plan representative must witness your spouse's consent under Section 6.

Example 3: I (Participant) am married and want everything to go to my children.

- Complete the Primary Beneficiary under Section 4 with your children's names, dates of birth, relationship, social security numbers and percent to receive totaling 100%.
- If desired, complete the Contingent Beneficiary information under Section 4 by naming all beneficiaries who will receive the entire death benefit in the event all your children predecease you.
- Your spouse is required to consent to this beneficiary designation because the death benefit is being paid to someone other than your spouse. If you do not obtain your spouse's consent, your spouse will receive the entire death benefit. A notary public or Plan representative must witness your spouse's consent under Section 6.

Example 4: I (Participant) am single and want everything to go to my parents (or other beneficiary).

- Complete the Primary Beneficiary under Section 4 with your parents' names, dates of birth, relationship, social security numbers and percent to receive totaling 100%.
- If desired, complete the Contingent Beneficiary information under Section 4 by naming all beneficiaries who will receive the entire death benefit in the event your parents predecease you.

4**DESIGNATION OF BENEFICIARY**

IMPORTANT: If you are married and designated all or a portion of your death benefit to be paid to a non-spouse beneficiary, you must obtain Spousal Consent in Section 6.

PRIMARY BENEFICIARY

I designate that any benefits payable under the Plan by reason of my death shall be paid to the following person or persons as Primary Beneficiary if he or she survives me. Include date of birth, social security number, relationship, and percent to receive (must total 100%):

Beneficiary Name:	Date of Birth:	Social Security Number:	Relationship:	Email:	Must total 100% % to Receive:

CONTINGENT BENEFICIARY

I designate that any benefits payable under the Plan by reason of my death shall be paid to the following person or persons as Contingent Beneficiary if he or she survives me and if the above Primary Beneficiary(ies) does not survive me. Include date of birth, social security number, relationship, and percent to receive (must total 100%):

Beneficiary Name:	Date of Birth:	Social Security Number:	Relationship:	Email:	Must total 100% % to Receive:

5**PARTICIPANT SIGNATURE**

I RESERVE THE RIGHT TO REVOKE OR CHANGE ANY BENEFICIARY DESIGNATION. I HEREBY REVOKE ALL PRIOR PRIMARY AND CONTINGENT BENEFICIARY DESIGNATIONS (IF ANY).

All sums payable under the Plan by reason of my death will be paid to the Primary Beneficiary, if he or she survives me, and if no Primary Beneficiary survives me, then to the Contingent Beneficiary, and if no named beneficiary survives me, then all amounts will be paid in accordance with the Plan. A contingent beneficiary shall receive benefits only if there is no remaining primary beneficiary.

I understand that if I have named someone other than my spouse as beneficiary and have not received my spouse's consent to that designation, my spouse will receive the death benefit as described in Section 3 Part B.

I also understand that, unless I have provided otherwise above, all sums payable to more than one beneficiary will be paid equally to the living beneficiaries. If a named beneficiary predeceases me, the benefit shall be shared pro-rata among the remaining beneficiaries.

Participant Signature: X	Date:
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SPOUSAL CONSENT AND SIGNATURE

I, the undersigned spouse of the Participant named on the cover of this form, hereby certify that I have read the Beneficiary Designation and I consent to the election made by the Participant. I fully understand that:

- My consent is voluntary.
- By consenting to this beneficiary designation, some or all of the death benefit will be paid to a beneficiary other than me.
- My consent to this beneficiary designation is irrevocable.
- My consent must be in writing and must be witnessed by either a notary public or a Plan representative.
- Each subsequent beneficiary designation is not valid unless I consent to it or I have given my spouse the right to change beneficiaries without obtaining my consent, in the space provided below:

I choose to allow my spouse to change beneficiaries in the future without obtaining my consent.

Spouse's Name: _____ Social Security Number: _____ Date of Birth: _____

Spousal Signature: _____ Date: _____

Spousal Signature Witness: Plan Administrator or Notary Public

If witnessed by the Plan Administrator:

Plan Administrator Signature: _____ Date (must be same as spousal signature, above): _____

If witnessed by a Notary:

Notary — Please complete:

State of _____, County of _____

Subscribed and sworn to (or affirmed) before me on this _____ day of _____, _____, personally known to me or proved to me on the basis of satisfactory evidence to be the persons who appeared before me.

Notary Signature: _____ Seal: _____

