

CMFG Life Stable Value (002) (CMGFIX002)

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 guarantee in this contract is 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 minimum guaranteed interest rate, any additional amounts, and payout obligations. The contract is suitable for investors seeking preservation of their account value and a fixed, guaranteed rate of return. The interest rates are reviewed quarterly and are subject to change. All interest rate changes are declared in advance.

Category Returns: Fixed Return: Stable Value

Current return rate 1.65%

Set 1/1/2024

Term: 01/01/2024 - 03/31/2024

Rate Comparison (as of 12/31/2023)

	<u>Cumulative</u>		<u>Annualized</u>	
	1-yr	3-yr	5-yr	10-yr
Daily Value Crediting Rate	1.64%	1.27%	1.39%	1.41%

The Rate Comparison section shows the cumulative or 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 and historic cumulative, 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.

The Quarterly Rates section shows the contract's 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 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.

This contract is subject to a market value adjustment if plan level events occur per conditions contained in the signed plan sponsor contract, which may result in a payout of less than 100% of principal and interest credited. **There are no penalties assessed by this stable value for benefit payments or other withdrawals taken by participants.**

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

After the initial guaranteed interest period, interest rates may be adjusted per contract period 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.

Guarantees are based on the claims paying ability of the insurer. This stable value account is 100% backed by the financial strength of CMFG Life Insurance Company. CMFG Life Insurance Company has been rated "A" by A.M. Best continuously for over 30 years and last reaffirmed December 2023. "A" is the third highest rating of 16 categories A.M. Best issues.

CUNA Mutual Retirement Solutions is a division of CUNA Mutual Group. 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.

This information was prepared by DST Retirement Solutions (DST RS) and is intended for distribution to retirement plans only.