RetireMint
United Benefits Group



Did you know?

- Your cooperative employer stands beside nearly 300 other cooperative agriculture companies investing in RetireMint. There is unquestionable strength in our numbers.
- More than 15,000 participants are growing a paycheck for life using RetireMint.
- RetireMint's benefit is predictable and not subject to fluctuating market conditions.
- Pension plans are uncommon. Your pension delivers a monthly check in retirement that doesn't run out.
- A paycheck for life is the cooperative's way of taking some of the worry out of the future after a career of hard work.

Your co-op invests in you and with you.

While you work, the co-op generously invests alongside you in your RetireMint plan; think of the co-op as your silent co-investor. As you set money aside, and as long as you are a cooperative employee, the co-op funds your paycheck now and in the future. It is a steady and predictable harvest.

Few U.S. workers can claim a pay-check-for-life.

Today, fewer than 10 percent of private U.S. employers offer traditional pension plans. Thirty years ago, there were nearly four times as many. Pensions are unique today because they require companies to invest their money and time into their people. Your company, unlike most companies, still invests in its employees' futures.

Empowered Employees, Proud Employer.

RetireMint is remarkable for its strength, simplicity and for its completely reliable financial outcomes. It reflects your employer's commitment to you, families, and to the entire co-op community. A paycheck for life in retirement is a benefit cooperative employers are proud to offer.

Benefit Formula

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Your monthly benefit is calculated by multiplying these three numbers together:

Final Average Wage

The average of the four highest wage bases among your last ten.

×

Benefit Accrual Rate

The percentage of your final average wage accrued as determined by your employer.

×

Creditable Service

Your total month and years of participation in RetireMint.

Vesting

Your personal payroll contributions, plus interest, are always fully vested. You will also become fully vested in the formula benefit at five years of service.

Portability

Your benefits are 100% portable within our network of participating employers.

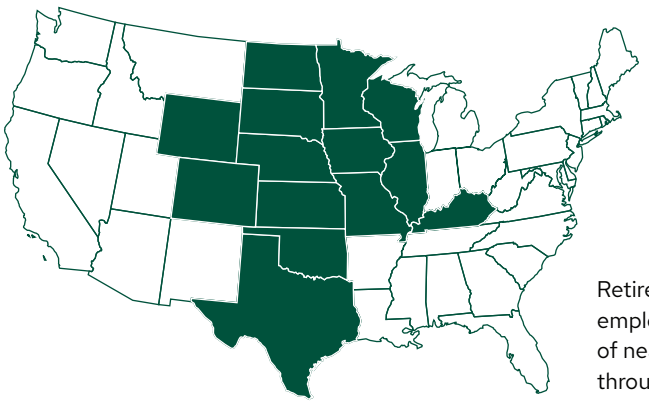
Special Benefits

What is The Rule of 85?

RetireMint features enhanced early retirement benefits, including the "Rule of 85," which allows for immediate, unreduced retirement if your age plus creditable service equals 85 and you satisfy other requirements.

Disability Benefit

Should you become totally disabled, you may qualify for RetireMint's substantial disability retirement benefits.



RetireMint's participating employer network consists of nearly 300 co-ops throughout 13 states.

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About United Benefits Group

A not-for-profit mutual benefit corporation, United Benefits Group (UBG) is the RetireMint retirement benefits administrator. Governed by a five-member board of participating cooperative leaders, we serve solely for the benefit of RetireMint's participants. It's our pleasure to answer questions, provide resources or to assist you, and we encourage your visit to our website **at ubgretire.com**