

Lumbermens

MUTUAL GROUP

Our retirement plan is about to get even better

We are pleased to announce exciting changes to the Lumbermens Employees' 401(k) Plan (Plan). During a recent review with independent advisors from Mesirow Financial, and after extensive discussions with preeminent providers in the industry, we identified several ways to improve the benefits you receive from your retirement plan. Providing a retirement plan that lets you save for the future is important to us. So is ensuring that the Plan continues to offer the best possible services, investment choices and fees.

For retirement services, education and an overall retirement planning experience we're excited about moving the Plan to a new recordkeeper, Transamerica Retirement Solutions, on January 1, 2015. Here are a few of the ways we'll improve our Plan with Transamerica Retirement Solutions:

- **Investment choices and fees.** The Plan will transition to a fund line up anchored by BlackRock with expanded investment choices from asset managers such as Fidelity and Goldman Sachs. Certain Vanguard funds will continue to be available choices, including a Stable Value Fund choice Vanguard Retirement Savings Trust. The Plan will include investment choices from a variety of fund families that enable you to diversify across the major asset classes, based on your personal profile. Remember, though, that diversification can't guarantee a profit or protect you against a loss, so be sure to review your investments regularly. As for Plan fees, funds will be offered at very competitive investment fees and the administrative fees of the Plan will be paid by Lumbermens, not the Plan participants, as was previously the case.
- **Automated tools and services for creating and improving your strategy.** You'll have access to an easy-to-use website with practical, interactive saving and investing resources that help you set smart goals, check your progress in real time, and make changes (if you need them) to get retirement ready.
- **Information and education to help you make decisions with confidence.** You'll get award-winning customer service and education that makes retirement planning easy to understand and easy to do. They will keep you engaged during the entire retirement planning process and help you understand what you can do to reach your savings goals.

What you need to do

The move to Transamerica Retirement Solutions has been designed to be as easy as possible for you. Your account will transfer automatically, and you will continue saving and investing for retirement without interruption. To learn more about Transamerica Retirement Solutions resources for helping you take control of your financial future, you can visit www.transamerica.com today.

More information is coming

We want to keep you fully informed during the move to Transamerica Retirement Solutions. Here's what's coming next:

- **Important legal notices about the transition**, including how your investment options are changing and details about a period of time when you won't be able to access your account.
- **Your transition newsletter**, a comprehensive explanation of how the move to Transamerica works.
- **Your transition website**, with more information about the move and copies of materials you may need.
- **Education**, opportunities for assistance with retirement planning.

Until then, please contact me at 847.320.3127 or fred.griffith@lmcco.com, or Debi Bierwirth at 847.320.4102 or debi.bierwirth@lmcco.com if you have any questions.

Thank you,



Fred Griffith

Senior Vice President & Chief Financial Officer
Lumbermens Mutual Casualty Company, In Liquidation