

Trusted by your credit union

You trust your credit union to provide value. It endorses TruStage products and programs because for more than 75 years we've been providing exceptional value and superior service exclusively to credit unions and their members. We'll strive to exceed your expectations every day—with every call, every question, and every claim. We're here to protect you and the people who matter most in your life.

For more information on these benefits or if you have questions:

visit **TruStageADD.com**

or call toll-free **1-855-612-7910**

Monday - Friday 7am - 9pm CT

Saturday 8am - 4pm CT

Product availability, benefit features and exclusions may vary by state.

TruStage products and programs are made available through the companies of the CUNA Mutual Group. They have been providing insurance and financial services designed for credit unions and their members for more than 75 years, serving more than 13 million credit union members.

The total amount of Accidental Death & Dismemberment additional coverage you may have with us, for all certificates, is \$500,000. Other coverage amounts are available.

TruStage™ is the marketing brand for AD&D Insurance issued by CMFG Life Insurance Company. This insurance is not federally insured or guaranteed or sold by your credit union. Products may not be available in all states. Be sure to understand the complete details of coverage, including any exclusions and limitations.



IMPRINT AREA

MC2264B_STD1-0812
Base Policy Series E10a-014-2001

AD&D

INSURANCE



ACCIDENTS CAN HAPPEN.
**\$1,000 OF
INSURANCE
COVERAGE AT
ABSOLUTELY
NO COST**

Exclusively for
credit union members



Your credit union has made \$1,000 of TruStage[™] Accidental Death and Dismemberment Insurance available to you. This no-cost coverage, fully paid for by your credit union, is underwritten by CMFG Life Insurance Company. Please go online or call to activate this coverage.

This can be a valuable and affordable supplement to life insurance and pays a cash benefit in the event of a covered injury or death due to an accident.

Here are just a few reasons you may wish to accept this offer.

Acceptance is guaranteed

No medical exam or health questions are required. Members age 18 and older cannot be turned down.

You are protected 24/7

Your coverage is always in effect no matter if you are at home, at work, or traveling. That's protection your family can count on!

Choice of benefit amounts

Your no-cost coverage may not be enough in the event of a covered accident. Eligible members have the option of choosing from \$10,000 to \$300,000 additional accident insurance protection at affordable rates. At age 70, coverage (no-cost and additional) is reduced by 50%.

Benefits you'll receive with additional protection

Exclusive "Cost of Living" benefit

TruStage AD&D coverage will be increased by 5% every two years on the anniversary of your coverage at no added cost to you. Keep your coverage in sync with the cost of living up to a maximum 25% increase.

Hospital benefit

If you or your covered spouse or child are hospitalized within one year due to injuries caused by a covered accident and are confined for more than 7 days, we will pay a hospital benefit from the first day of confinement.

Double accidental death benefit

If you die within one year of an accident while traveling on public transportation as a ticketed passenger, your additional coverage doubles.

Family plan option

Family protection

The Family Plan can put your entire family under an umbrella of protection by covering your spouse at 50% of your coverage level and dependent children at 20% of your coverage amount. It also includes benefits for child care and college education, as well as a child savings fund benefit.

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Family plan option**Family protection**

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