

CREDIT INSURANCE CREDIT LIFE & DISABILITY

Protect your family against the unexpected.



Credit Insurance may make your loan payments when you can't

Life can be wonderful. But it can also get complicated when unexpected things happen. Protecting your loan payments against unexpected disability and covered life events could help protect more than your finances. It could help lighten the burden for the people you care about. Insure your loan payments today so you can worry a little less about tomorrow.



Beyond Protection:

- Simple to apply
- Designed to fit your lifestyle
- Coverage that fits your loan
- Totally voluntary
- Won't affect your loan approval
- Sign up for credit insurance at your loan closing, or anytime you like

Talk with your loan officer to sign up today

CUNA Mutual Group is the marketing name for CUNA Mutual Holding Company, a mutual insurance holding company, its subsidiaries and affiliates. Your purchase of MEMBER'S CHOICE® Credit Life and Credit Disability Insurance, underwritten by CMFG Life Insurance Company, is optional and will not affect your application for credit or the terms of any credit agreement required to obtain a loan. Certain eligibility requirements, conditions, and exclusions may apply. Please contact your loan representative or refer to the Group Policy for a full explanation of the terms.

CA Only: Claims may be filed by contacting your credit union. If you have questions regarding your claim status, contact CMFG Life at 800-621-6323. California Department of Insurance Consumer Hotline: 800.927.4357. Credit Union License #:

VT Only: Claims may be filed by contacting your credit union. If you have questions regarding your claim status, contact CMFG Life at 800.621.6323. Only a licensed insurance agent may provide consultation on your insurance needs.

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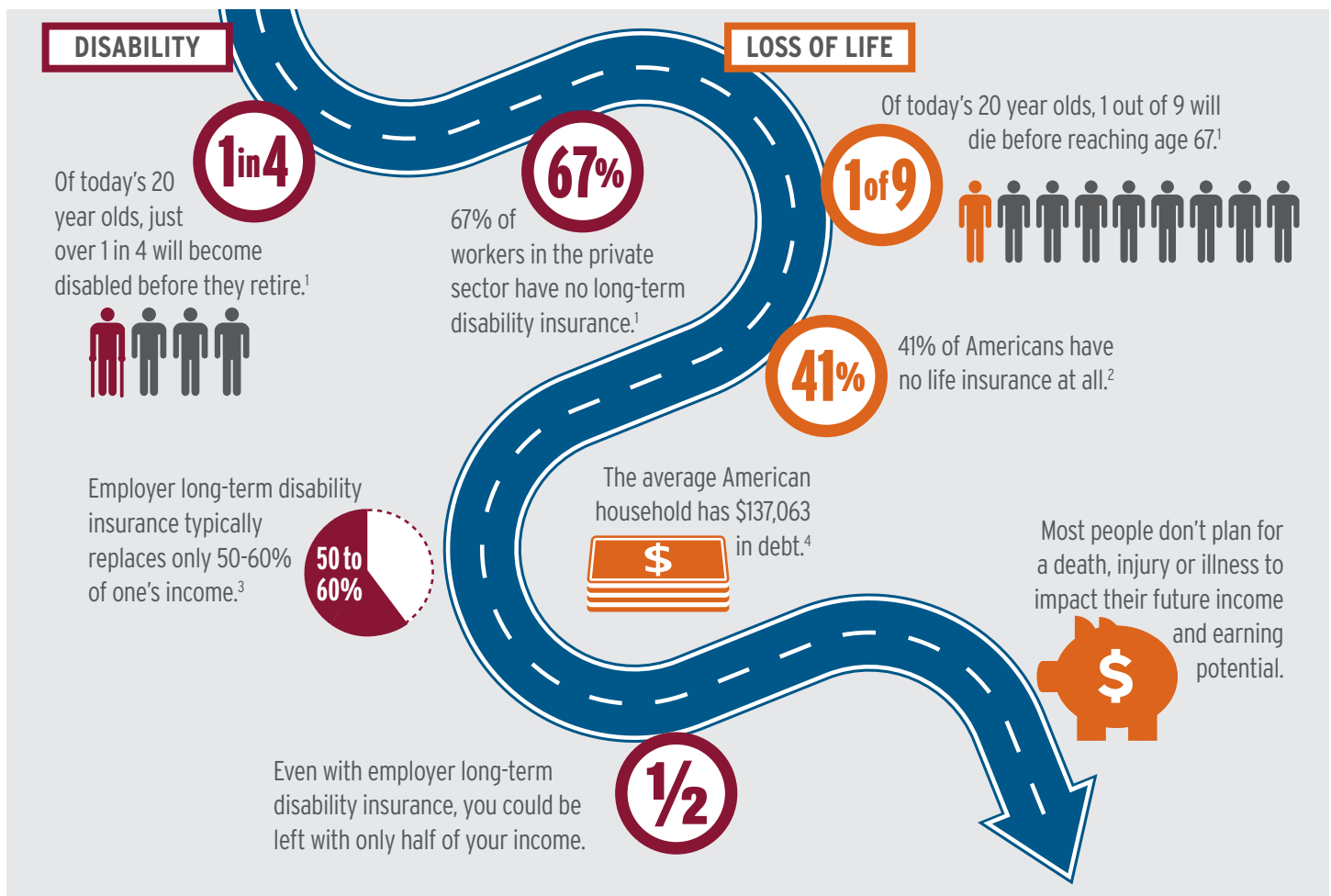
How could the UNEXPECTED impact you?

Could your family maintain its current standard of living without your income?

Things you plan for...



However, life can take an unexpected path:



PLAN FOR THE UNEXPECTED

Being aware of the facts can help you plan for unanticipated financial hardships that could jeopardize your future dreams and standard of living.

IS LIFE INSURANCE ENOUGH?

It's hard to think about the death of a loved one, but emotional hardship can be compounded by financial loss.

Electing optional payment protection could help provide your family financial assistance during a time when they need it most!

Could you afford a disabling or fatal injury?

40%

of Americans can't pay for an unexpected \$400 expense.⁵

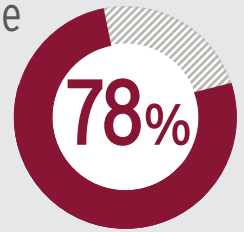


1/3 of middle class American workers feel not very or not at all financially secure.⁶



78%

of full-time workers live paycheck to paycheck.⁷



Could a disabling or fatal injury happen to you?

1
second

Every **second** someone suffers an injury severe enough to require a consultation with a medical professional.⁸

4
minutes

Every **4 minutes** a fatal injury occurs.⁸

WHAT ABOUT SOCIAL SECURITY AND RETIREMENT SAVINGS?

In the United States...

- 65% of Social Security disability claims are denied.⁹
- There is a 5-month waiting period before your benefits begin.¹⁰
- The average monthly Social Security disability benefit in December of 2017 was \$1,404.¹ (This is just enough to keep a beneficiary above the 2017 poverty level, \$12,060 annually.)¹¹

TALK TO YOUR CREDIT UNION REPRESENTATIVE

Whether you're taking out a loan to make home improvements or buy a vehicle, make sure to plan for the unexpected. Talk to your lending professional today for more information.

¹ U.S. Social Security Administration, "Fact Sheet", December, 2017. ² BestLifeRates.Org, "2017 Life Insurance Statistics and Facts", 2017. ³ NPR, "Why A Long-Term-Disability Policy Is More Than Pet Insurance", Oct. 11, 2017. ⁴ USA Today, "A Foolish Take: Here's how much debt the average household owes", Nov. 18, 2017. ⁵ Forbes, "40% Of Americans Can't Pay \$400 Emergency Expense", May 24, 2018. ⁶ MarketWatch, "Here's why taking care of your financial health can have even bigger benefits", Oct. 20, 2017. ⁷ CNBC, "Most Americans live paycheck to paycheck", Aug. 24, 2017. ⁸ National Safety Council, "Injury Facts 2017 Edition", 2017. ⁹ U.S. Social Security Administration, Disabled Worker Beneficiary Data, 2017. ¹⁰ U.S. Social Security Administration, FAQs, Accessed July 2018. ¹¹ U.S. Department of Health and Human Services, "2017 Poverty Guidelines", 2017.

Voluntary payment protection solutions include debt protection products available through the credit union and MEMBER'S CHOICE® credit life and credit disability insurance underwritten by CMFG Life Insurance Company.

