

Accidental Death & Dismemberment

Consumer Insurance Product Reference Sheet - FAQs

TruStage™ Accidental Death & Dismemberment (AD&D) Insurance

- Provides coverage for death or dismemberment because of a covered accident.
- Can be a good supplemental coverage to life insurance.
- Members age 18 and over who sign up will receive a complimentary no-cost coverage for being a member of their credit union.
- Though complimentary coverage provides some benefits against accidental loss of life, loss of a limb, a hand or foot, a thumb and index finger, and sight or hearing; members can also purchase additional coverage to increase these benefits mentioned. Be sure to speak to a TruStage consumer insurance representative for specific benefit offerings.
- The additional death benefit coverage will gradually increase over time, without an increase in your member's premium. Every year, the coverage amount will increase by 5%, with a maximum increase of 50% over a ten-year period.*
- Members also have access to living benefit riders on their AD&D contributory coverage: Cancer Rider and Cancer, Heart Attack & Stroke Rider. These riders may pay a living benefit to your member if they are diagnosed with a covered condition.*

* Product features and availability may vary by state.

TruStage Consumer Insurance Sales: 1-855-612-7910
Website: www.trustage.com

Service: 1-88-TRUSTAGE (1-888-787-8243)
Facebook: www.facebook.com/TruStage

TruStage Consumer Insurance FAQ's for Members (use the following answers to share with your members):

Q: What is TruStage Consumer Insurance?

A: TruStage offers insurance the credit union way. Our products are made available through TruStage Insurance Agency and underwritten by CMFG Life Insurance Company and other leading insurance companies. Today, more than 22 million¹ members rely on TruStage consumer insurance for products, services, expertise and experience. With a commitment to dependability and a member-first philosophy, we help you protect what matters most.

Q: Where can I learn more about TruStage?

A: You can visit their website at www.TruStage.com or call the toll-free number 1-88-TRUSTAGE (1-888-787-8243).

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¹ TruStage internal data

TruStage™ Accidental Death and Dismemberment Insurance is issued by CMFG Life Insurance Company. The insurance offered is not a deposit and is not federally insured, sold or guaranteed by any financial institution. Product availability, riders and benefits for this product may vary by state. Further reproduction, adaptation or distribution prohibited. Benefits are not payable for the riders during the 12-month period that begins on the Rider Effective Date for illness that is diagnosed within 12 months after the Rider Effective Date and is caused by, contributed by or results from a pre-existing condition. Corporate Headquarters 5910 Mineral Point Road, Madison, WI 53705 Base Policy Form Numbers: 2018-ADD-POL, 2018-ADD-POL(OR), 2018-ADD-POLRDR-CI, 2018-ADD-POLRDR-CNR



Q: Why does TruStage Consumer Insurance send direct mail and emails and how do they determine who receives them?

A: TruStage uses a marketing strategy that is a combination of data, creative, and predictive modeling, to construct campaigns and mail kits that are highly targeted, and span across a variety of media and channels. That means that the mail offers are only sent to members based on when TruStage's consumer insurance data and analytics identifies them as a high-likelihood candidate to need a particular product.

Further insight for credit union staff:

With the amount of direct mail and emails TruStage sends, their strategic approach aligns with long-standing research in advertising of "Effective Frequency," which tells us that it takes several impressions before a message registers with a consumer and even more impressions before they act on it.

TruStage works to maximize effectiveness of that data in combination of what the mailing looks like and says. This all results in putting the right offer in front of members who are most likely to respond.

Q: Why did TruStage (through my credit union) decide to mail me this information?

A: Making a decision about insurance should be both convenient and private. We want to give you the opportunity to make an informed decision without any sales pressure. We trust TruStage and the quality of the products and services they represent.

Q: How did they get my name?

A: When our credit union decided to make insurance products available to our members, we wanted to join with an agency we knew could offer a variety of coverages at rates designed to be affordable. That's why we authorized TruStage to offer their products to our members.

Q: How do they address privacy?

A: They have a strong commitment to protect member information and have allocated significant human and technical resources to manage and protect member data. Their employees also go through mandatory privacy training.

Q: When I call the toll-free number, am I going to get a high-pressured insurance agent who will try to talk me into buying something I don't want?

A: The phone representatives will discuss your life situation and recommend plans that will help you accomplish your goals. They'll suggest some appropriate TruStage Consumer Insurance products, but the choice to buy is completely yours. No pressure – just information to help you make an informed decision.

Q: What if I don't want to receive insurance offers through email or in the mail?

A: For emails, you may click the unsubscribe link in the email directly.

A: For offers sent in the mail, your name can be removed from future mailings by calling the telephone number listed on the mailing piece you received. If you'd like, I can do it for you (credit union staff ONLY may then call the TruStage Consumer Insurance Service Team at 1-800-428-3932, Ext. 4632007 – please do

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not share this number with members). Please note: It's not possible to suppress a name from a mailing that is already in progress. Due to processing and printing time, it takes approximately two months for suppressions to affect mailings.

TruStage Consumer Insurance FAQ's for Credit Union Staff:

Q: Why is brand familiarity important?

A: Though these mailings are being sent from TruStage, your members will see both your credit union's logo and TruStage's logo on them, and they'll supplement your brand to help create member familiarity, and, ultimately, boosts loyalty.

Many other credit unions and insurance offers are landing in your members' mailbox, so be sure to help build that familiarity and credibility as they ask you about the TruStage consumer insurance mailings they receive.

Q: Am I able to see a sample of TruStage mailings, to know what my members are receiving?

A: If you'd like to see samples of a TruStage direct mail kit, visit the Consumer Insurance Resource Center, or talk to your TruStage credit union contact.

Q: If a member approaches me with questions about TruStage information they may have received or seen, what should I tell them?

A: We want you to be confident in our relationship and know where to direct members should they come to you with questions. When approached, you can tell them the following:

"Our credit union considers insurance an important part of your financial well-being. We've chosen to join with TruStage Consumer Insurance to help protect what matters most in your life. TruStage is founded on a tradition of protecting credit unions and their members for more than 80 years. We feel confident they can be a great resource for you."

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