Built on the belief that a brighter financial future should be accessible to everyone.

Offering insurance, investment and technology solutions that help more people confidently make financial decisions that work for them.
To our stakeholders

Shaping the future with you in mind

Creating accessible solutions

Building for the future

Helping more people through community

Financial results

Our leaders

Contact information
CUNA Mutual Group had another year of strong and stable financial performance in 2022. We continued to focus on our enduring mission of ensuring brighter financial futures are accessible to everyone by investing back into the company and providing you with the products and services needed to help support every stage of life.

Our financial performance ended the year with $4.3B in product revenue, $5.2B of total revenue and earned $343M in net income. This was achieved in a year of rising interest rates, unprecedented inflation, and geopolitical uncertainty across the world. Our employees once again executed our strategic plan, developed new and innovative ways of enhancing the customer experience, and most importantly, played a critical role in delivering $2B of policyholder benefits.

We successfully completed many key initiatives in 2022, with two of special significance for the company. First, we worked diligently to provide new financial products and services through our Fintech Solutions team and CMFG Ventures Fund. These digital solutions are innovative and provide an experience our customers come to expect in this rapidly changing financial services marketplace. Our investment in this digital journey sets us apart from others. Second, many of our employees have been working on an extraordinary project with historical significance for our 88-year-old organization. Today, we serve you through more than a dozen product brands. The time is now to simplify this approach and unify our portfolio of insurance, investment, and technology solutions under one single brand—TruStage.

TruStage is already a well-established name known by millions as a brand that delivers great value through accessible insurance products that are intuitive and easy to follow. The name TruStage signifies relationships built on trust and solutions designed for every stage of life. Our unified brand is powerful, inclusive, and backed by nine decades of experience. While our name change is an opportunity to reintroduce ourselves; it will not change our purpose or promise to you. We know our success has always been about providing you the best products and services. Our credit union partners remain our single largest strategic partner and that will not change. TruStage and credit unions will continue to be a powerful force in the financial services industry.

I am truly honored to work with such an invested and diverse workforce at our company. The experiences, perspectives, and actions of our employees fuel what we do, and how we serve our customers. Our partnerships continue to drive new thinking which influences our product development and organizational structure.

We care about the communities that we serve. Not only do we support a wide variety of organizations through the CUNA Mutual Group Foundation, but our employees graciously volunteer their time and work hard to strengthen their communities. Our founding principle of people helping people remains core to all we do today and into the future.

Thank you for the privilege to serve you. Welcome to TruStage and the future!

Robert N. Trunzo
President & CEO
Company snapshot

37M
CONSUMERS PROTECTED*
We help people make financial decisions that work for them

$2B
TOTAL BENEFITS PAID
We deliver on the promises we’ve made

94%
OF CREDIT UNIONS ARE OUR CUSTOMERS
We help protect their business and members more than any other provider

$30M
CONTRIBUTED TO THE CREDIT UNION MOVEMENT
Including $1M pledged to the FinHealth Fund; $152 million over the last five years

71K+
ADVISORS NATIONWIDE
Making financial advice more accessible

$32B
ASSETS UNDER MANAGEMENT
We manage other’s money like it’s our own

93%
OF EMPLOYEES surveyed believe we have a flexible work culture

4.2K
EMPLOYEES DEDICATED to making a brighter financial future accessible to all

*Individual consumer-level policies, certificates, or waivers
Shaping the future with you in mind
Our company has grown immensely since 1935 when it was founded as CUNA Mutual Insurance Society.

There are many attributes that still hold true—like our philosophy of people helping people. Our ability to help people confidently make financial decisions that work for them has expanded far beyond the credit insurance we issued to protect credit unions and their members.

Today, we offer many solutions to meet the diverse set of our customers’ financial needs. We do this through more than a dozen product brands. This works, but we know we can make things easier for those we serve.

In 2023, we’ll make a historic shift—unifying all our experiences under a single brand. While this may change the name you know us by, it is not changing our purpose or our promises to you.

Protecting people from the very start

Our first corporate headquarters, Raiffeisen House, opened August 16, 1935, in Madison, WI.

Photo courtesy of Credit Union National Association
By evolving from a portfolio of separate brands, we’ll collectively modernize our experiences and reflect the transformed business that we have and will continue to become.
What’s in the name?

A name that blends trust and stage.

Your trusted insurance, investment and technology provider for the different financial stages of life.
"Through strong partnerships in our communities and industry we're making progress towards our mission of expanding the accessibility of financial services to all."

Cedric Ellis
EVP, Chief Enterprise Services Officer
Creating accessible solutions
Investing in a better path to financial well-being

CMFG Ventures—soon to be TruStage Ventures—helps fund the next generation of innovators in the financial services and insurance industries.

Our venture capital arm houses two investment funds. The general fund focuses on strategic investments and partnerships to connect fintechs with credit unions and financial institutions. The Discovery Fund focuses on early-stage investments in fintechs with diverse founding teams.
Uniting credit unions and fintechs to drive innovation

The growth of digital banking is fueling fintech innovation. Consumer expectations of traditional financial services are increasing as a result. This is pushing the boundaries of the credit union movement and fintechs alike.

Since credit unions are our largest partner in reaching consumers and we have deep relationships with many fintech start-ups, we brought the forces together.

The first Fintech Summit brought together 125 credit union leaders, 80 fintech executives and our entire ventures team. Leaders shared common problems and identified opportunities to create new, innovative solutions.

Bonds were formed. Deals were made. Together, we’re ready to meet the demands for experiences consumers expect.
Creating a place for everyone through DEI Services

We’re committed to breaking down barriers and cultivating a culture where diversity, equity, and inclusion (DEI) are at the forefront.

Everything we do—from our workforce and environment, to the way we take care of our customers and engage with our community—is in service of that culture.

With DEI initiatives gaining momentum at credit unions across the country, many reached out to our DEI professionals to ask for consultation and advice. Seeing a need within the movement, credit unions can now work with our staff to assess their current DEI efforts. Together, a plan tailored to a credit union’s specific needs and resources is developed, activated, or accelerated.

DEI Services takes a holistic approach with workforce, marketplace and community each being examined.
Leading digital wealth management platform now available to advisors

Solutions that bring the best digital experiences forward are needed in this technology-driven world. And, that’s what you get when you combine the strength of CUNA Brokerage Services, Inc. (CBSI) and LPL Financial (LPL).

CBSI, soon to be TruStage Wealth Management Solutions, is CUNA Mutual Group’s wealth management business that works directly with credit unions—providing data analytics, strategic consultation and support for financial professionals. LPL helps financial professionals build a competitive practice through an integrated digital platform.

Together, this alliance is streamlining the end-to-end experience for financial professionals and members. The alliance is a unique differentiator for credit unions.

“This agreement represents a significant milestone for us in our mission to serve more members with personalized guidance that can help fulfill their important life goals.”

Paul Chong
SVP, Advisor Experience
Building for the future

800+ employees and retirees attended the grand opening of the Lighthouse building in Madison, Wisconsin.
Flexible work options for our diverse workforce

A one-size-fits-all approach is outdated. Meeting employees where they are as individuals is the way of the future.

To support our new ways of working and drive innovation, a new, state-of-the-art building opened on our corporate headquarters campus. Dubbed the Lighthouse, the building incorporates the latest interactive and collaborative tools to bring employees, customers and community partners together—even when separated by physical location.

The building has dynamic, flexible workspaces for individuals, workgroups, and community members; a full-service cafeteria; roof-top terrace; and so much more.

The opening marked the end of a four-year construction project—but is just the beginning in many ways. As the world of work continues to evolve, we'll continue to adapt our workspaces and tools. We will offer inclusive and equitable experiences—giving staff the ability to choose the work environment that suits them best.
Lighthouse: where our values shine through

Inclusion is always a priority

13% of contract spend & 25% of hours worked went to women and people from historically marginalized groups in the construction industry.

Doing the right thing for sustainability

90% of construction waste diverted from landfills
100% reduction in outdoor irrigation water use
38% reduction in indoor water use
39% energy cost savings due to efficiency of new building

Hiwa’a: Lift by Chloris Lowe, Ho-Chunk Nation of Wisconsin

6
NATIVE AMERICAN HO-CHUNK
artists commissioned

Ho-Chunk Nation’s sacred bonds with land and lakes in the area span centuries. To bring that legacy to life, vibrant and meaningful artwork can be seen throughout the new building.
Creating a powerful workplace for progress

We’re honored to be recognized by these reputable organizations.

“World's Most Ethical Companies” and “Ethisphere” names and marks are registered trademarks of Ethisphere LLC.
Helping more people through community
Investing in our communities for a brighter future

Through intentional community outreach, our foundation works to build equity in the communities where we live and serve.

<table>
<thead>
<tr>
<th>CUNA MUTUAL GROUP FOUNDATION</th>
<th>Community support allocation</th>
</tr>
</thead>
<tbody>
<tr>
<td>51%</td>
<td>Economic Security Initiatives</td>
</tr>
<tr>
<td>34%</td>
<td>Education Initiatives</td>
</tr>
<tr>
<td>5%</td>
<td>Emergency Aid</td>
</tr>
<tr>
<td>10%</td>
<td>Matched Employee Donations</td>
</tr>
</tbody>
</table>

84 NON-PROFITS received funding—including 26 new organizations and credit union foundations

54 YEARS = $49M IN COMMUNITY SUPPORT

$4.9M PLEDGED to support the communities we serve

$464K RAISED by employees

3,411 HOURS VOLUNTEERED by employees to support our community
Supporting communities

We're proud to work alongside these organizations to help make a difference:

24/7 BLAC
Amani Community Services
American Red Cross
Anana Elementary School
Badger Rock Middle School
Bayview Foundation, Inc.
Big Brothers Big Sisters
Black Hills Work Foundation
Boy Scouts of America
Boys & Girls Club
CARE
Cedar Valley Friends of the Family
Centro Hispano, Inc.
Clean Lakes Alliance
CLIMB USA
Community Educational Outreach
Consumer Federation of America
Dreams & Journeys
East High School
East Madison Community Center
Eastmorland Community Center
Economic Justice Initiative
Edgewood College
Families & Schools Together
Gay Straight Alliance for Safe Schools
George Washington Carver Middle School
Hamilton Middle School
Horizon High School
House of Hope
Illuminate Ministries
International Rescue Committee
Iowa Heartland Habitat for Humanity
John Muir Elementary School
League of Southeastern Credit Unions
LifeServe
Lighthouse Christian School
Lincoln Elementary School
Literacy Network
Madison Public Library Foundation
Maydm, Inc.
Middleton Outreach Ministry
Mission Central
National Credit Union Foundation
Neighborhood House Community Center
New Bridge Madison, Inc.
North Star Community Services
Northeast Iowa Food Bank
Omega School
One City United
Operation Fresh Start
Porchlight, Inc.
Rape Crisis Center, Inc.
Rapid City Club for Boys
Repairers of the Breach
River Food Pantry
Rooted WI
Simpson Street Free Press
Social Action, Inc.
Successlink, Inc.
Techos Pa’ Mi Gente
The Charles Hamilton Houston Institute
The Rainbow Project
The Road Home Dane County
United Way
UrbanDevelopers
Vera Court Neighborhood Center
Waves Ahead
WI Youth Company
Wisconsin Equal Justice Fund
Wisconsin Literacy
World Council of Credit Unions
Worldwide Foundation for Credit Unions
Proud to support our communities

The Cedar Valley region in Northern Iowa, where we have over 585 employees, received $1.6 million to revitalize underserved neighborhoods. The funds will improve access to basic living services in the area.

Additionally, we donated our office building in Kansas to the Great Bend Unified School District 428 Board of Education. The plan is for it to serve the community’s education needs for preschool programs and early childhood development.

As part of the United Way Days of Caring, Customer Care team members in Waverly, Iowa picked 1,303 pounds of apples for the Waverly Donation Sharing Garden and Orchard to support those who are food insecure in the area.
People helping people & cooperation among cooperatives

It’s not every day one can participate in changing a continent. But, that’s exactly what happens when you support financial inclusion for everyone through credit unions.

When it came time for the African Confederation of Cooperative Savings and Credit Association (ACCOSCA) to open an academy to support credit unions across the continent, we were there.

ACCOSCA and the Africa Cooperative Development Foundation (ACDF) needed funds for their state-of-the-art learning facility, meeting space and headquarters. So, they hosted a fundraising campaign called Climb Africa. Participants were tasked with raising a minimum of $5,000 and hiking 50 miles over the course of six days.

Our very own Gerry Singleton, VP of Credit Union System Relations; Jenefer Machovina, Manager of Performance Solutions; and Erika Romenesko, Manager of Channel Optimization Strategy; were there.

Together, they scaled Mount Kilimanjaro (Africa’s highest peak at 19,341 feet). Additionally, they provided technical and human resources support—helping ACCOSCA launch lending curriculum for their members.

“This trip reminded me that the world is big. But, our issues, hopes, and dreams are largely the same. Working together in the credit union fashion of people helping people and cooperation among cooperatives is the solution to changing a continent and the world.”

Gerry Singleton
VP of Credit Union System Relations
Financial results

“This was a year where the diversification of our product portfolio proved that our multi-faceted, customer-focused strategy is working. We’re pleased to deliver strong and stable financial results despite the vast economic volatility of the past year.”

Laurie Winger
EVP, Chief Financial Officer
We're proud of our financial strength ratings. They're a sign of our long-term ability to deliver on our commitments.

<table>
<thead>
<tr>
<th>Company</th>
<th>AM Best Company</th>
<th>S&amp;P Global Ratings</th>
<th>Moody's Investors Service</th>
</tr>
</thead>
<tbody>
<tr>
<td>CMFG Life Insurance Company¹</td>
<td>A</td>
<td>A+</td>
<td>A2</td>
</tr>
<tr>
<td>MEMBERS Life Insurance Company¹</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>CUMIS Insurance Society, Inc.¹</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>CUMIS Mortgage Reinsurance Company¹</td>
<td>A</td>
<td>A+</td>
<td>Not Rated</td>
</tr>
<tr>
<td>CUMIS Specialty Insurance Company, Inc.¹</td>
<td>A</td>
<td>Not Rated</td>
<td>Not Rated</td>
</tr>
<tr>
<td>American Memorial Life Insurance Company¹</td>
<td>A-</td>
<td>A</td>
<td>Not Rated</td>
</tr>
<tr>
<td>TruStage Life of Canada¹</td>
<td>A-</td>
<td>Not Rated</td>
<td>Not Rated</td>
</tr>
<tr>
<td>Union Security Insurance Company²</td>
<td>B++</td>
<td>BBB+</td>
<td>A2</td>
</tr>
</tbody>
</table>

Footnotes

AM Best: A, A- and B++ are the third, fourth and fifth highest, respectively, of 16 ratings. Moody’s: A2 is the sixth of 21 ratings. S&P: A+, A and BBB+ are the fifth, sixth and eighth highest, respectively, of 21 ratings. Third-party ratings are subject to change.

¹ Moody’s ratings were affirmed March 2021. S&P ratings were affirmed September 2022. AM Best ratings were affirmed December 2022. S&P holds a positive outlook on the American Memorial Life Insurance Company rating. The outlook for all other ratings is stable.

² The Moody’s rating was upgraded to A2 in March 2022. The AM Best rating was affirmed in December 2022 and the S&P rating was affirmed in September 2022. All ratings carry a stable outlook.
Without a doubt, the word for 2022 was volatility. But, our investment portfolio is diversified across asset types and strategically built to play through the noise. Overall our investment results posted strong and significant contributions to the organization again this year.

Amy Cameron
EVP, Chief Investment Officer
2022 five-year performance

Unaudited

<table>
<thead>
<tr>
<th>Year</th>
<th>Assets* in billions</th>
<th>Total surplus in millions</th>
<th>Revenue in billions</th>
</tr>
</thead>
<tbody>
<tr>
<td>2018</td>
<td>$20.6</td>
<td>$3,195</td>
<td>$3.7</td>
</tr>
<tr>
<td>2019</td>
<td>$24.6</td>
<td>$4,093</td>
<td>$4.1</td>
</tr>
<tr>
<td>2020</td>
<td>$28.5</td>
<td>$4,667</td>
<td>$4.0</td>
</tr>
<tr>
<td>2021</td>
<td>$44.3</td>
<td>$4,818</td>
<td>$5.0</td>
</tr>
<tr>
<td>2022</td>
<td>$41.3</td>
<td>$2,044</td>
<td>$5.2</td>
</tr>
</tbody>
</table>

* Liabilities for 2022 at $39.3 billion
Consolidated statements of operations

For the years ended December 31, 2022, 2021 and 2020. Amounts in millions/unaudited.

<table>
<thead>
<tr>
<th>Revenues</th>
<th>2022</th>
<th>2021</th>
<th>2020</th>
</tr>
</thead>
<tbody>
<tr>
<td>Life and health premiums, net</td>
<td>$2,268</td>
<td>$2,023</td>
<td>$2,014</td>
</tr>
<tr>
<td>Property and casualty premiums, net</td>
<td>1,093</td>
<td>975</td>
<td>922</td>
</tr>
<tr>
<td>Net investment income</td>
<td>1,159</td>
<td>1,343</td>
<td>704</td>
</tr>
<tr>
<td>Net realized investment gains (losses)</td>
<td>(103)</td>
<td>63</td>
<td>(64)</td>
</tr>
<tr>
<td>Commission and fee income</td>
<td>427</td>
<td>433</td>
<td>368</td>
</tr>
<tr>
<td>Other income</td>
<td>358</td>
<td>212</td>
<td>105</td>
</tr>
<tr>
<td><strong>Total revenues</strong></td>
<td>5,202</td>
<td>5,049</td>
<td>4,049</td>
</tr>
</tbody>
</table>

**Benefits and expenses**

<table>
<thead>
<tr>
<th>Benefits and expenses</th>
<th>2022</th>
<th>2021</th>
<th>2020</th>
</tr>
</thead>
<tbody>
<tr>
<td>Life and health insurance claims and benefits, net</td>
<td>1,768</td>
<td>1,635</td>
<td>1,558</td>
</tr>
<tr>
<td>Property and casualty insurance loss admission expenses, net</td>
<td>652</td>
<td>563</td>
<td>589</td>
</tr>
<tr>
<td>Interest credited to policyholder account balances</td>
<td>387</td>
<td>288</td>
<td>197</td>
</tr>
<tr>
<td>Policyholder dividends</td>
<td>28</td>
<td>26</td>
<td>42</td>
</tr>
<tr>
<td>Operating and other expenses</td>
<td>1,956</td>
<td>1,790</td>
<td>1,549</td>
</tr>
<tr>
<td><strong>Total benefits and expenses</strong></td>
<td>4,791</td>
<td>4,302</td>
<td>3,935</td>
</tr>
</tbody>
</table>

**Income from operations before income taxes**

<table>
<thead>
<tr>
<th>Income from operations before income taxes</th>
<th>411</th>
<th>747</th>
<th>114</th>
</tr>
</thead>
<tbody>
<tr>
<td>Income tax expense (benefit)</td>
<td>68</td>
<td>125</td>
<td>(36)</td>
</tr>
<tr>
<td><strong>Income from operations</strong></td>
<td>343</td>
<td>622</td>
<td>150</td>
</tr>
<tr>
<td>Other income (loss)</td>
<td>–</td>
<td>–</td>
<td>(4)</td>
</tr>
<tr>
<td><strong>Net income</strong></td>
<td>$343</td>
<td>$622</td>
<td>$146</td>
</tr>
</tbody>
</table>
## Consolidated balance sheet

For the years ended December 31, 2022 and 2021. Amounts in millions/unaudited.

<table>
<thead>
<tr>
<th>Assets</th>
<th>2022</th>
<th>2021</th>
</tr>
</thead>
<tbody>
<tr>
<td>Debt securities at fair value</td>
<td>$20,538</td>
<td>$24,219</td>
</tr>
<tr>
<td>Equity securities at fair value</td>
<td>555</td>
<td>592</td>
</tr>
<tr>
<td>Mortgage loans</td>
<td>3,945</td>
<td>3,698</td>
</tr>
<tr>
<td>Policy loans</td>
<td>125</td>
<td>121</td>
</tr>
<tr>
<td>Limited partnerships</td>
<td>2,266</td>
<td>1,993</td>
</tr>
<tr>
<td>Securities lending assets</td>
<td>565</td>
<td>579</td>
</tr>
<tr>
<td>Derivative assets, at fair value</td>
<td>554</td>
<td>952</td>
</tr>
<tr>
<td>Other invested assets</td>
<td>285</td>
<td>203</td>
</tr>
<tr>
<td>Cash and cash equivalents</td>
<td>372</td>
<td>320</td>
</tr>
<tr>
<td><strong>Total cash and investments</strong></td>
<td><strong>29,205</strong></td>
<td><strong>32,677</strong></td>
</tr>
<tr>
<td>Accrued investment income</td>
<td>227</td>
<td>204</td>
</tr>
<tr>
<td>Premiums receivable, net</td>
<td>356</td>
<td>323</td>
</tr>
<tr>
<td>Reinsurance recoverables, net</td>
<td>3,233</td>
<td>3,254</td>
</tr>
<tr>
<td>Deferred policy acquisition costs</td>
<td>1,416</td>
<td>901</td>
</tr>
<tr>
<td>Value of business acquired</td>
<td>181</td>
<td>186</td>
</tr>
<tr>
<td>Net deferred tax asset</td>
<td>888</td>
<td>152</td>
</tr>
<tr>
<td>Goodwill, net</td>
<td>602</td>
<td>592</td>
</tr>
<tr>
<td>Intangible assets, net</td>
<td>92</td>
<td>98</td>
</tr>
<tr>
<td>Assets on deposit</td>
<td>710</td>
<td>413</td>
</tr>
<tr>
<td>Other assets</td>
<td>776</td>
<td>789</td>
</tr>
<tr>
<td>Separate account assets</td>
<td>3,654</td>
<td>4,756</td>
</tr>
<tr>
<td><strong>Total assets</strong></td>
<td><strong>$41,340</strong></td>
<td><strong>$44,345</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Liabilities and policyholders' surplus</th>
<th>2022</th>
<th>2021</th>
</tr>
</thead>
<tbody>
<tr>
<td>Liabilities</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Insurance and annuity reserves</td>
<td>$31,108</td>
<td>$29,994</td>
</tr>
<tr>
<td>Unearned premiums</td>
<td>882</td>
<td>733</td>
</tr>
<tr>
<td>Notes and interest payable</td>
<td>1,509</td>
<td>1,398</td>
</tr>
<tr>
<td>Dividends payable to policyholders</td>
<td>13</td>
<td>12</td>
</tr>
<tr>
<td>Reinsurance payable</td>
<td>115</td>
<td>100</td>
</tr>
<tr>
<td>Net deferred tax liability</td>
<td>-</td>
<td>170</td>
</tr>
<tr>
<td>Payable for securities lending</td>
<td>565</td>
<td>579</td>
</tr>
<tr>
<td>Derivative liabilities, at fair value</td>
<td>496</td>
<td>617</td>
</tr>
<tr>
<td>Other liabilities</td>
<td>954</td>
<td>1,168</td>
</tr>
<tr>
<td>Separate account liabilities</td>
<td>3,654</td>
<td>4,756</td>
</tr>
<tr>
<td><strong>Total liabilities</strong></td>
<td><strong>39,296</strong></td>
<td><strong>39,527</strong></td>
</tr>
<tr>
<td><strong>Policyholders' surplus</strong></td>
<td><strong>2,044</strong></td>
<td><strong>4,818</strong></td>
</tr>
<tr>
<td><strong>Total liabilities and policyholders' surplus</strong></td>
<td><strong>$41,340</strong></td>
<td><strong>$44,345</strong></td>
</tr>
</tbody>
</table>

### Financial footnote

These results are for CUNA Mutual Holding Company and its subsidiaries and are derived from consolidated financial statements, which are prepared in accordance with Generally Accepted Accounting Principles.

To receive the complete financial statements, including the auditor’s report, write to:

CUNA Mutual Group, External Reporting-Finance  
P.O. Box 391  
Madison, WI 53705-0391

### Our leaders

#### Executive Vice Presidents
- **Amy Cameron**
  - Chief Investment Officer
- **Cedric Ellis**
  - Chief Enterprise Services Officer
- **Linda Nedelcoff**
  - Chief Strategy & Human Resources Officer
- **David Sweitzer**
  - Chief Experience Officer
- **Laurie Winger**
  - Chief Financial Officer

#### Senior Vice Presidents
- **Paul Barbato**
  - Chief Legal Officer
- **Brian Borakove**
  - Finance
- **Ronny Chapman**
  - Product Technology Solutions
- **Paul Chong**
  - Advisor Experience
- **Chris Copeland**
  - Product Solutions
- **Steve Danco**
  - Direct to Consumer Experience
- **Anne Finucane-Taylor**
  - Deputy, Chief Investment Officer
- **Eric Hansing**
  - Strategy, Marketing and Communications
- **Jay Isaacson**
  - Lending and P&CoSolutions
- **Brian Kaas**
  - CMFG Ventures
- **Siddharth Kuckreja**
  - Chief Technology Officer
- **Shazia Manus**
  - Experience Capabilities
- **Thomas Martorana**
  - Experience Operations
- **Rob Purttell**
  - B2B Sales
- **Abbie Rodriguez**
  - Lender Experience
- **Christopher Roe**
  - Corp & Legislative Affairs
- **Tammy Schultz**
  - Preplanning Solutions
- **Alycia Slyck**
  - Chief Actuary
- **Lisa Wagner**
  - Experience Operations
- **Benjamin Wydick**
  - Chief Market Risk Officer, MCA

### Board of Directors
- **Michael G. Valentine**
  - Board Chair
  - President & CEO, BCU,
  - Vernon Hills, Illinois
- **Janet V. Whitehouse**
  - Board Vice Chair
  - Retired Executive,
  - Sun Life Financial, Inc.,
  - Rye, New Hampshire
- **Caren C. Gabriel**
  - Retired President & CEO,
  - Ascend Federal Credit Union,
  - Tullahoma, Tennessee
- **Thomas C. Godlasky**
  - Retired CEO,
  - Aviva North America,
  - West Des Moines, Iowa
- **Kevin D. Johnson**
  - President & CEO,
  - Suncoast Credit Union,
  - Tampa, Florida
- **John O. Larsen**
  - Chair, President & CEO,
  - Alliant Energy Corporation,
  - Madison, Wisconsin
- **Brett J. Martinez**
  - President & CEO,
  - Redwood Credit Union,
  - Santa Rosa, California
- **Tyrone E. Muse**
  - President & CEO,
  - Visions Federal Credit Union,
  - Endicott, New York
- **Angela K. Owens**
  - Vice President, Controller,
  - American Airlines,
  - Fort Worth, Texas
- **Glenn R. Richter**
  - Chief Financial and Business Transformation Officer,
  - International Flavors & Fragrances, Inc.,
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- **Robert N. Trunzo**
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  - CUNA Mutual Group,
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