

FACTS

WHAT DOES TRUSTAGE DO WITH YOUR PERSONAL INFORMATION?

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.	
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ■ Social Security Number ■ Medical information ■ Retirement assets ■ Income ■ Checking account information ■ Investment experience <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>	
How?	All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons TruStage chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information	Does TruStage share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or to report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes – information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes – information about your creditworthiness	No	We don't share
For affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We don't share
To limit our sharing	<ul style="list-style-type: none"> ■ Call 800.834.2617 – our menu will prompt you through your choice(s) ■ Visit us online: https://www.trustage.com/legal/privacy/choices <p>Please note: If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p>	
Questions?	Call toll-free 800.834.2617 or go to www.trustage.com	

Who we are

Who is providing this notice?	CMFG Life Insurance Company; MEMBERS Life Insurance Company; CUNA Brokerage Services, Inc.; CUMIS Insurance Society, Inc.; TruStage Insurance Agency, LLC.
--------------------------------------	--

What we do

How does TruStage protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We restrict access to personal information about you to staff on a “need to know” basis.
How does TruStage collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ Apply for insurance ■ Open an account ■ File an insurance claim ■ Seek advice about your investments ■ Make deposits or withdrawals from your account <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ■ sharing for affiliates' everyday business purposes – information about your creditworthiness ■ affiliates from using your information to market to you ■ sharing for nonaffiliates to market to you <p>State law and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Our affiliates include financial companies such as MEMBERS Capital Advisors, Inc. and CUNA Mutual Insurance Agency, Inc.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>TruStage does not share with nonaffiliates so they can market to you.</i>
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ■ <i>Our joint marketing partners include credit unions, credit union service organizations, other insurers, and other financial institutions.</i>

Other important information

Alaska, Illinois, Minnesota, Montana, New Mexico, North Carolina, North Dakota, Oregon, Vermont, Virginia. TruStage may obtain information about you and any other persons applying for insurance. Some of this information will come from you and some may come from other sources. That information and any other information collected by TruStage may in some circumstances be disclosed to third parties, such as agents, affiliates, service providers and others without your specific consent. In some cases, we may need your direct authorization before sharing that information. We will not share your personal information with non-affiliated third parties (or, in some circumstances, our affiliates) other than our agents or service providers unless you authorize us to share it, or the law otherwise permits us to share it. Residents have the right to access, to correct and, in some states, to delete (if incorrect) the information collected about them, except information that relates to a claim or to a civil or criminal proceeding. If you submit a request to exercise these rights, you have the right to a response within 30 days. We may refuse your request where we believe the information is correct, required to fulfill a legal obligation, necessary to protect our legal interests, or as otherwise required or permitted by law. If we refuse your request, you may have the right to file a statement regarding what you believe to be accurate and fair information and why you disagree with our refusal. If you are refused coverage or if your application is postponed, you may also have the right to receive the specific reason in writing. To exercise your rights or if you wish to have a more detailed explanation of our information practices required by your state, please call toll-free 800.834.2617 or visit us online: <https://www.trustage.com/legal/privacy>.

Montana. You have the right to request a list of individuals with whom we have shared any portion of your medical information during the past three years. As part of our underwriting practices, we may obtain information from an insurance support organization. Information obtained in the preparation of these reports may be maintained by the organization and subsequently disclosed to other companies that may use the same service.

North Carolina. We may not disclose your Social Security Number unless you authorize us to, or if permitted by law.

Vermont. We may not disclose information about your creditworthiness to our affiliates or your credit report or personal, financial, or health information to nonaffiliated third parties to market to you, unless you authorize us to, or if permitted by Vermont law.