

LIFE INSURANCE

and

AD&D SIMPLIFIED

LIVE FOR TODAY

Enjoy life to the fullest knowing your loved ones are protected.

PROTECTION CAN BE LESS EXPENSIVE THAN YOU MAY THINK



Perceived Cost Actual Cost

80% of people overestimate the cost of life insurance by 250%¹

TruStage IS HERE TO SHINE A LITTLE LIGHT ON LIFE INSURANCE AND AD&D

THREE TYPES OF COVERAGE

Whole Life – Term Life – Accidental Death & Dismemberment (AD&D)

WHOLE LIFE	TERM LIFE	AD&D
WHEN IT PAYS	WHEN IT PAYS	WHEN IT PAYS
PAYS NO MATTER HOW OR WHEN YOU DIE	PAYS NO MATTER HOW YOU DIE, WITHIN A TIME PERIOD	PAYS ONLY IN EVENT OF AN ACCIDENT, NO MATTER WHEN
COST	COST	COST
\$\$\$	\$\$	\$
UNIQUE FEATURE	UNIQUE FEATURE	UNIQUE FEATURE
BUILDS SOME CASH VALUE OVER TIME	CAN CONVERT TO WHOLE LIFE	NO HEALTH QUESTIONS ASKED
CORE ADVANTAGE	CORE ADVANTAGE	CORE ADVANTAGE
HELPS PROVIDE LIFELONG PEACE OF MIND	AFFORDABILITY TODAY, FLEXIBILITY TOMORROW	LOWER-COST ACCIDENT COVERAGE FOR AS LONG AS YOU LIKE

WHICH IS RIGHT FOR YOU?

EVERYONE'S DIFFERENT

But everyone has something or someone to protect. So ask yourself:

WHAT DO YOU VALUE?



WHAT CONCERNS YOU THE MOST?

GUARANTEE CONSISTENCY PERMANENCE

THIS IS JANE



SHE CHOSE WHOLE LIFE

She appreciates security and predictability above all else. Uncertainty makes her uncomfortable. That's why Jane chose Whole Life.

FLEXIBILITY COVERAGE FOR BIG EXPENSES LOWER COST

THIS IS PAUL



HE CHOSE TERM LIFE

He loves value. And while he has big responsibilities ahead of him, he doesn't think his insurance needs will last forever. That's why Paul chose Term Life.

ACCIDENT PROTECTION EXTRA COVERAGE LOWEST COST

THIS IS MARY



SHE CHOSE AD&D

She'd like to add coverage, but cost is an issue, and accidents are a big concern. That's why Mary chose AD&D.

WHY CHOOSE TruStage?

We provide trusted insurance protection designed for credit union members

Serving **15,000,000** Members & Endorsed By **4,000** Credit Unions

We make life insurance easier for your family, too. TruStage processes most claims in **four days or less.**²

NOW THAT YOU'VE GOT IT, IT'S TIME TO ACT

CALL US NOW

Start now with a few simple questions. Coverage may never be more affordable than it is today.

VISIT US ONLINE TruStage.com/Life

Endorsed by credit unions, trusted by members.

1: Source: 2014 Insurance Barometer, LIMRA and LIFE Foundation, 2014. 2: Source: Process time for non-contestable life claims, CUNA Mutual Group claims reporting, 2013. Like other insurance policies, TruStage™ Life Insurance and Accidental Death & Dismemberment Insurance policies contain charges, limitations, exclusions, termination provisions and terms for keeping them in force. Contact us for complete details. TruStage™ Life Insurance and Accidental Death & Dismemberment Insurance are made available through TruStage Insurance Agency, LLC and issued by CMFG Life Insurance Company. The insurance offered is not a deposit and is not federally insured, sold or guaranteed by your credit union. DTCG-965818.1-0714-0816