



TruStage Accidental Death & Dismemberment Insurance

Accidents can happen anytime. Fortunately, TruStage® AD&D Insurance can help protect your family if you were to die or are seriously injured in an accident. And acceptance is guaranteed—with no health questions or medical exam.

Claim Your No-cost Coverage

You're entitled to no-cost TruStage Accidental Death and Dismemberment Insurance—an exclusive member benefit fully paid for by your credit union. All you have to do is claim it. See how much no-cost coverage you can get at TruStage.com/ADD.

About \$10-\$15/Month Buys \$100,000 of Coverage*

You can add up to \$300,000 in coverage—at rates designed to fit your budget. Cover just yourself or add your entire family.

A Tradition of Strength

TruStage Accidental Death and Dismemberment Insurance is underwritten by CMFG Life Insurance Company. CMFG Life is rated "A" Excellent by A.M. Best (2017), the third highest of 16 ratings. For more than 80 years, CMFG Life has helped protect more than 18 million people.

Please take a few minutes to review the enclosed materials, and as you do, keep in mind the relief this policy could help provide for your family one day.

Brian Werger, Director
Licensed Insurance Representative
TruStage Insurance Agency

Note: You can get coverage in minutes with a single phone call. Talk to a licensed TruStage agent at 1-844-379-2626. Or enroll online at TruStage.com/ADD

For questions, or higher coverage amounts, call toll-free 1-844-379-2626.

Mon.-Fri. 7 am-9 pm; Sat. 8 am-4 pm (CT)

www.TruStage.com/ADD

IT'S SIMPLE
TO GET
COVERAGE...

1.
Call 1-844-379-2626

2.
Or enroll at
TruStage.com/ADD

Acceptance is guaranteed. Once you enroll, an insurance policy will be mailed to you.

TruStage® Accidental Death & Dismemberment Insurance is 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.

*Cost is between \$1 and \$1.50 per month for every \$10,000 of individual TruStage AD&D Insurance.

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A TruStage AD&D Insurance policy could be a valuable and affordable supplement to life insurance that pays a cash benefit in the event of a covered injury or death due to an accident.

Here are just a few reasons you may wish to accept this offer of no-cost insurance.

- Acceptance is guaranteed—No medical exam or health questions are required. Members age 18 and older cannot be turned down.
- You are protected 24/7—Your coverage is always in effect no matter if you are at home, at work, or traveling. That's protection your family can count on!

Coverage amounts that can fit your budget

Your no-cost coverage may not be enough in the event of a covered accident. Eligible members have the option of choosing from \$10,000 to \$300,000* extra accident insurance protection with payments designed to be affordable. At age 70, coverage (no-cost and additional) is reduced by 50%.

Benefits of extra protection

- “Cost of Living” benefit—TruStage AD&D coverage will be increased by 5% every two years on the anniversary of your coverage at no added cost to you. Your coverage keeps up with the cost of living up to a maximum 25% increase. (May vary by state as described in the certificate issued.)
- Double accidental death benefit—If you die within one year of an accident while traveling on public transportation as a ticketed passenger, your extra coverage doubles.

Family plan option

The Family Plan can put your entire family under an umbrella of protection. For example, if you have a spouse and dependent children, it will cover your spouse at 50%, and your children at 20%, of your coverage level. It also includes benefits for child care and college education, as well as a child savings fund benefit. The child savings fund benefit is not available to members of Connecticut credit unions.

Trusted by your credit union

TruStage has earned the trust of more than 18 million people and thousands of credit unions. And just like credit union membership is available to everyone, so is TruStage. With our service-first spirit and commitment to doing business the right way, you can count on us to help protect what matters most.

ACTIVATE YOUR NO-COST INSURANCE NOW

Claim your no-cost coverage and consider adding additional coverage.

visit TruStage.com/ADD

or call toll-free **1-844-379-2626**

Monday - Friday 7am - 9pm CT
Saturday 8am - 4pm CT

TruStage products and programs are made available through TruStage Insurance Agency. CMFG Life Insurance Company and their affiliates have been providing insurance and financial services designed for credit unions and members for more than 80 years, serving more than 18 million people.

*The total amount of Accidental Death and Dismemberment additional coverage you may have with us, for all certificates, is \$500,000. Other coverage amounts are available.

TruStage® Accidental Death and Dismemberment insurance is made available through TruStage Insurance Agency, LLC and issued by CMFG Life Insurance Company, PO Box 61, Waverly IA 50677-0061. This insurance is not federally insured or guaranteed or sold by your credit union. Products may not be available in all states. Be sure to understand the complete details of coverage, including any exclusions and limitations.