



Guaranteed Acceptance Whole Life Insurance

Part of being prepared in life is planning for what happens after you're gone. TruStage Guaranteed Acceptance Whole Life Insurance can help relieve your family from the financial burden of final expenses such as funeral costs, medical bills and unpaid debts.

Remember, you cannot be turned down if you're between the ages of 45 and 80 because acceptance is guaranteed. Not even if you have an existing medical condition or have been denied coverage in the past. You won't be asked a single health question and no medical exam is required.

Please take a few minutes to review this information, and as you do, keep in mind the relief even a small policy can help provide for your family one day.

A Tradition of Strength

TruStage Life 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.

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 1-888-426-1088.

**IT'S SIMPLE
TO GET
COVERAGE...**

1.

**Call 1-888-426-1088
or [TruStage.com/
guaranteed](http://TruStage.com/guaranteed)**

2.

**No health
questions or
medical exam**

Once you get coverage,
an insurance policy will
be mailed to you.

For questions, or higher coverage amounts, call toll-free 1-888-426-1088.

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

www.TruStage.com/guaranteed

TruStage® Whole Life Insurance is made available by TruStage Insurance Agency, LLC and underwritten by CMFG Life Insurance Company. The insurance offered is not a deposit, and is not federally insured, sold or guaranteed by your credit union. *Rated by A.M. Best, an independent rating service which evaluates financial stability and operating performance.

WHL-1649218.2



LIFETIME COVERAGE FOR YOU

Any amount of coverage can make a difference

Whole life insurance can help provide peace of mind for you and your family and it's guaranteed for life, no matter when or how you die.

It's easy to get started with a guaranteed acceptance whole life policy. There are no health questions to answer and no medical exam—you cannot be turned down. And you can get your coverage quickly, in just a few minutes. Guaranteed.

As you get older—if you have no coverage in place—your rate could increase. If you sign up for TruStage Guaranteed Acceptance Whole Life Insurance now, you'll lock in permanent coverage and your best rate for this policy—a good choice today that will help provide for your family after you're gone.

Key benefits of TruStage Guaranteed Acceptance Whole Life Insurance

- Get up to \$25,000 of coverage (death benefits are limited the first 2 years)
- NO health questions, and no physical exam or intrusive medical tests
- Individuals ages 45-80 cannot be turned down because of your health—or any reason
- No rate increases—your rate is locked for life, guaranteed
- Lifetime protection that's in force for your entire life
- Tax advantage—income-tax free money paid to your beneficiaries
- Cancel at any time, with no questions asked

About this plan

- To guarantee your acceptance, your policy is subject to certain limitations the first two years:
 - If your death is due to natural causes (any cause other than accidental) in the first two years, your death benefits are limited to a return of 100% of premiums plus 10%.
 - If your death is accidental in any policy year, we will pay your coverage in full.
- Rates that never increase and coverage that never decreases
- 100% satisfaction guaranteed or your money back during the 30-day review period
- You may cancel at any time—with no questions asked

Protection when you need it most

Part of being prepared in life is planning for what happens after you're gone. When you die, life insurance can help free your family from the burden of final expenses like:

- Funeral costs
- Mortgage payment
- Medical bills
- Unpaid debts
- Daily living expenses

Exceptional service available to everyone

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.

A tradition of strength: rated "A" by A.M. Best, year after year.

Founded on more than 80 years of history, we're proud to offer products from CMFG Life Insurance Company—a company that consistently earns an "A" (Excellent) rating from A.M. Best, an independent rating service that evaluates financial stability and operating performance. ("A" is the third-highest of 16 ratings.)

CALL TODAY TO GET COVERAGE

1-888-426-1088

Monday – Friday 7am – 9pm CT

Saturday 8am – 4pm CT

Or apply online at

TruStage.com/guaranteed

PROTECTION FOR YOUR FAMILY

You're invited to take advantage of the TruStage Guaranteed Acceptance Whole Life Insurance plan. A single phone call is all that is required—there are no health questions or physical exam, and your coverage goes into effect as soon as you make your first payment.

Answers to popular questions

- Q.** Will my insurance be cancelled if I develop cancer or other health problems?
- A.** No, as long as premiums are paid, your coverage will continue for the rest of your life.
- Q.** Will my rate increase as I grow older?
- A.** No, your rate is locked in for life—regardless of your increasing age or any health issues.
- Q.** Can I cancel this policy if I change my mind?
- A.** Yes, you may cancel this policy at any time, for any reason. And if you do so within the first 30 days, you'll receive a full refund—no questions asked. There's no further obligation.
- Q.** Can my spouse apply—even if I don't?
- A.** Yes, it's important for both spouses to have adequate protection. If eligible, this coverage is available to your spouse, too. Call us for spouse rates and eligibility. (The definition of spouse includes legal partners as defined by state law.)
- Q.** Are there any exclusions?
- A.** Yes. If death results from suicide in the first two years (one year in ND), benefits are limited to a return of premiums paid without interest.

30-Day Guarantee

If you're not completely satisfied for any reason, simply cancel within the first 30 days and your premium will be refunded in full—no questions asked.

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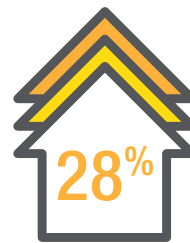
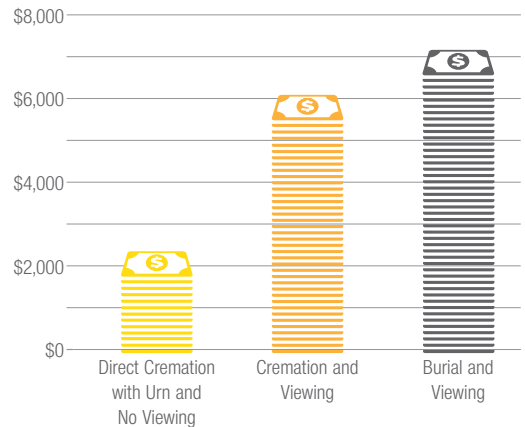


How much coverage do I need?

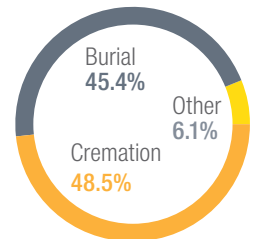
Many people choose a whole life policy to help free their loved ones from the burden of final expenses. When choosing a coverage amount, it can help to think about the type of funeral you prefer and to estimate other expenses you may leave behind.

Final Expense Worksheet	
Expense	Estimated Cost
Funeral Costs	Funeral Service \$ _____
	Burial Costs (burial site, headstone, etc.) \$ _____
	Sub-total \$ _____
Unpaid Debts	Mortgage \$ _____
	Credit Card Balances \$ _____
	Car Loan(s) \$ _____
	Other \$ _____
Sub-total	\$ _____
Bills	Daily Living Expenses (utilities, food, etc.) \$ _____
	Medical Bills \$ _____
	Legal Bills \$ _____
	Other \$ _____
Sub-total	\$ _____
Estimated Total Needed for Final Expenses	\$ _____

Funeral costs



The percentage funeral costs have **increased** in the last 10 years.



More people are choosing **cremation**.

*National median costs for adult funeral services (does not include cemetery costs). 2015 NFDA GPL (National Funeral Directors General Price List) Study.

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TruStage® Guaranteed Acceptance Whole Life Insurance Monthly Premiums

MALES

Coverage Amount

AGE	\$2,000	\$3,000	\$4,000	\$5,000	\$6,000	\$8,000	\$10,000	\$20,000	\$25,000
45	11.60	17.40	21.40	26.75	31.20	40.80	50.00	99.00	123.75
46	11.80	17.70	21.80	27.25	31.80	41.60	51.00	101.00	126.25
47	12.00	18.00	22.20	27.75	32.40	42.40	52.00	103.00	128.75
48	12.20	18.30	22.60	28.25	33.00	43.20	53.00	105.00	131.25
49	12.40	18.60	23.00	28.75	33.60	44.00	54.00	107.00	133.75

FEMALES

Coverage Amount

AGE	\$2,000	\$3,000	\$4,000	\$5,000	\$6,000	\$8,000	\$10,000	\$20,000	\$25,000
45	9.40	14.10	17.00	21.25	24.60	32.00	39.00	77.00	96.25
46	9.60	14.40	17.40	21.75	25.20	32.80	40.00	79.00	98.75
47	9.80	14.70	17.80	22.25	25.80	33.60	41.00	81.00	101.25
48	10.00	15.00	18.20	22.75	26.40	34.40	42.00	83.00	103.75
49	10.20	15.30	18.60	23.25	27.00	35.20	43.00	85.00	106.25

MALES

Coverage Amount

AGE	\$2,000	\$3,000	\$4,000	\$5,000	\$6,000	\$8,000	\$10,000	\$20,000	\$25,000
50	12.60	18.90	23.40	29.25	34.20	44.80	55.00	109.00	136.75
51	12.80	19.20	23.80	29.75	34.80	45.60	56.00	111.00	138.75
52	13.00	19.50	24.20	30.25	35.40	46.40	57.00	113.00	141.25
53	13.20	19.80	24.60	30.75	36.00	47.20	58.00	115.00	143.75
54	13.40	20.10	25.00	31.25	36.60	48.00	59.00	117.00	146.25
55	13.60	20.40	25.40	31.75	37.20	48.80	60.00	119.00	148.75
56	13.80	20.70	25.80	32.25	37.80	49.60	61.00	121.00	151.25
57	14.20	21.30	26.60	33.25	39.00	51.20	63.00	125.00	156.25
58	14.80	22.20	27.80	34.75	40.80	53.60	66.00	131.00	163.75
59	15.40	23.10	29.00	36.25	42.60	56.00	69.00	137.00	171.25

FEMALES

Coverage Amount

AGE	\$2,000	\$3,000	\$4,000	\$5,000	\$6,000	\$8,000	\$10,000	\$20,000	\$25,000
50	10.40	15.60	19.00	23.75	27.60	36.00	44.00	87.00	108.75
51	10.60	15.90	19.40	24.25	28.20	36.80	45.00	89.00	111.25
52	10.80	16.20	19.80	24.75	28.80	37.60	46.00	91.00	113.75
53	11.00	16.50	20.20	25.25	29.40	38.40	47.00	93.00	116.25
54	11.20	16.80	20.60	25.75	30.00	39.20	48.00	95.00	118.75
55	11.40	17.10	21.00	26.25	30.60	40.00	49.00	97.00	121.25
56	11.60	17.40	21.40	26.75	31.20	40.80	50.00	99.00	123.75
57	11.80	17.70	21.80	27.25	31.80	41.60	51.00	101.00	126.25
58	12.00	18.00	22.20	27.75	32.40	42.40	52.00	103.00	128.75
59	12.20	18.30	22.60	28.25	33.00	43.20	53.00	105.00	131.25

More Ages On Reverse Side

TruStage® Guaranteed Acceptance Whole Life Insurance Monthly Premiums

MALES

Coverage Amount

AGE	\$2,000	\$3,000	\$4,000	\$5,000	\$6,000	\$8,000	\$10,000	\$20,000	\$25,000
60	16.00	24.00	30.20	37.75	44.40	58.40	72.00	143.00	178.75
61	16.80	25.20	31.80	39.75	46.80	61.60	76.00	151.00	188.75
62	17.60	26.40	33.40	41.75	49.20	64.80	80.00	159.00	198.75
63	18.40	27.60	35.00	43.75	51.60	68.00	84.00	167.00	208.75
64	19.40	29.10	37.00	46.25	54.60	72.00	89.00	177.00	221.25
65	20.20	30.30	38.60	48.25	57.00	75.20	93.00	185.00	231.25
66	21.20	31.80	40.60	50.75	60.00	79.20	98.00	195.00	243.75
67	22.40	33.60	43.00	53.75	63.60	84.00	104.00	207.00	258.75
68	23.60	35.40	45.40	56.75	67.20	88.80	110.00	218.00	272.50
69	24.80	37.20	47.80	59.75	70.80	93.60	116.00	230.00	287.50

FEMALES

Coverage Amount

AGE	\$2,000	\$3,000	\$4,000	\$5,000	\$6,000	\$8,000	\$10,000	\$20,000	\$25,000
60	12.60	18.90	23.40	29.25	34.20	44.80	55.00	109.00	136.25
61	13.00	19.50	24.20	30.25	35.40	46.40	57.00	113.00	141.25
62	13.40	20.10	25.00	31.25	36.60	48.00	59.00	117.00	146.25
63	13.80	20.70	25.80	32.50	37.80	49.60	61.00	121.00	151.25
64	14.40	21.60	27.00	33.75	39.60	52.00	64.00	127.00	158.75
65	15.00	22.50	28.20	35.25	41.40	54.40	67.00	133.00	166.25
66	15.60	23.40	29.40	36.75	43.20	56.80	70.00	139.00	173.75
67	16.20	24.30	30.60	38.25	45.00	59.20	73.00	145.00	181.25
68	17.00	25.50	32.20	40.25	47.40	62.40	77.00	152.00	190.00
69	17.80	26.70	33.80	42.25	49.80	65.60	81.00	160.00	200.00

MALES

Coverage Amount

AGE	\$2,000	\$3,000	\$4,000	\$5,000	\$6,000	\$8,000	\$10,000	\$20,000	\$25,000
70	26.00	39.00	50.20	62.75	74.40	98.40	122.00	242.00	302.50
71	27.20	40.80	52.60	65.75	78.00	103.20	128.00	254.00	317.50
72	28.40	42.60	55.00	68.75	81.60	108.00	134.00	266.00	332.50
73	29.80	44.70	57.80	72.25	85.80	113.60	141.00	280.00	350.00
74	31.40	47.10	61.00	76.25	90.60	120.00	149.00	296.00	370.00
75	33.00	49.50	64.20	80.25	95.40	126.40	157.00	312.00	390.00
76	38.20	57.30	74.60	93.25	111.00	147.20	183.00	364.00	455.00
77	43.80	65.70	85.80	107.25	127.80	169.60	211.00	420.00	525.00
78	49.80	74.70	97.80	122.25	145.80	193.60	241.00	480.00	600.00
79	57.00	85.50	112.20	140.25	167.40	222.40	277.00	552.00	690.00
80	64.00	96.00	126.20	157.75	188.40	250.40	312.00	622.00	777.50

FEMALES

Coverage Amount

AGE	\$2,000	\$3,000	\$4,000	\$5,000	\$6,000	\$8,000	\$10,000	\$20,000	\$25,000
70	18.60	27.90	35.40	44.25	52.20	68.80	85.00	168.00	210.00
71	19.60	29.40	37.40	46.75	55.20	72.80	90.00	178.00	222.50
72	20.80	31.20	39.80	49.75	58.80	77.60	96.00	190.00	237.50
73	22.00	33.00	42.20	52.75	62.40	82.40	102.00	202.00	252.50
74	23.00	34.50	44.20	55.25	65.40	86.40	107.00	212.00	265.00
75	24.20	36.30	46.60	58.25	69.00	91.20	113.00	224.00	280.00
76	26.60	39.90	51.40	64.25	76.20	100.80	125.00	248.00	310.00
77	29.00	43.50	56.20	70.25	83.40	110.40	137.00	272.00	340.00
78	31.80	47.70	61.80	77.25	91.80	121.60	151.00	300.00	375.00
79	34.60	51.90	67.40	84.25	100.20	132.80	165.00	328.00	410.00
80	37.80	56.70	73.80	92.25	109.80	145.60	181.00	360.00	450.00

The insurance offered is not a deposit, and is not federally insured, sold or guaranteed by your credit union.