



## TruStage Whole Life Insurance

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

### Benefits Never Decrease

Unlike some other insurance, this coverage offers permanent protection that lasts as long as you live—even if you develop health issues like cancer.

### Rates Locked-in for Life

Rates increase with age. But apply now and if you're approved, you'll lock in your lowest rate for this policy for the rest of your life.

### 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.

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 Life Insurance

**Note:** You can get coverage in minutes with a single phone call. Talk to a licensed TruStage agent at 1-844-379-2624. Or apply online at [TruStage.com/life/whole](http://TruStage.com/life/whole)

IT'S SIMPLE  
TO GET  
COVERAGE...

1.

Call 1-844-379-2624  
or apply at [TruStage.com/life/whole](http://TruStage.com/life/whole)

2.

No medical exam,  
just a few yes or  
no questions

Once your application  
is approved, a policy  
will be mailed to you.

For questions, or higher coverage amounts, call toll-free 1-844-379-2624.

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

[www.TruStage.com/life/whole](http://www.TruStage.com/life/whole)

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.



## 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 designed to be affordable, and it can be easy to apply—with just a few questions to answer.

As you get older—if you have no coverage in place—your rate could increase and it may become more difficult to get life insurance. When you apply for TruStage Whole Life Insurance now, you could lock in permanent coverage and your best rate for life—a good choice today that could provide for your family's needs. Of course if you change your mind, you can simply cancel at any time, for any reason.

### Key benefits of TruStage Whole Life Insurance

- Apply for up to \$10,000 or in some cases \$25,000 of coverage
- No physical exam and no intrusive medical tests
- 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

This TruStage Whole Life Insurance is a permanent life insurance policy that offers coverage for your entire life.

Apply now and you can receive the following benefits:

- Guaranteed rate—no increase for the life of your policy
- Guaranteed death benefit—no decrease for the life of your policy
- 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

Getting married or divorced, having a child or grandchild, buying a home, changing jobs—any of life's big events are important times to think about protecting your family with life insurance. If you die, life insurance will pay your beneficiaries income-tax-free money for any purpose, like:

- Daily living expenses
- Monthly house payments
- Final expenses
- Retirement
- College expenses

### 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.

## CALL TODAY TO GET COVERAGE

Or call us toll-free for assistance or more information.

**1-844-379-2624**

Monday – Friday ..... 7am – 9pm CT

Saturday ..... 8am – 4pm CT

Or apply online at

[TruStage.com/life/whole](http://TruStage.com/life/whole)

## PROTECTION FOR YOUR FAMILY

You're invited to take advantage of the TruStage Whole Life Insurance plan. It can be easy to apply, and there's no medical exam required.

### 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 risk or 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 to this policy?
- A.** Yes, if death results from suicide during the first two years of coverage (one year in ND), benefits are limited to a return of premiums paid without interest.

### Endorsed by credit unions, 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

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.)

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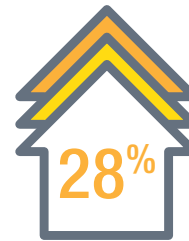
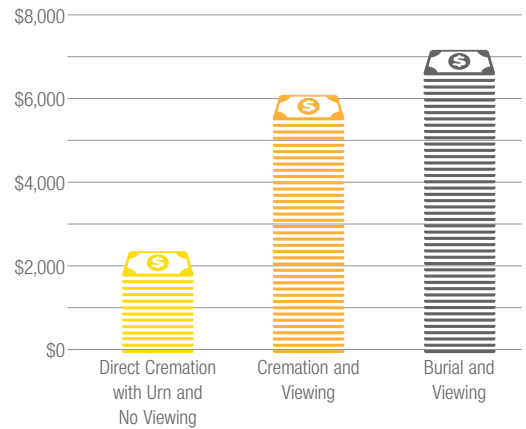


### How much coverage do I need?

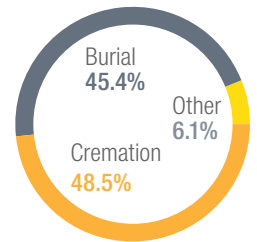
Many people choose a whole life policy to help free their loved ones from the burden of final expenses. When choosing a coverage amount, it can help to think about the type of funeral you prefer and to estimate other expenses you may leave behind.

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

### 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® Individual Whole Life Insurance Monthly Premiums**

**MALES**

**Coverage Amount**

AGE	\$4,000	\$6,000	\$8,000	\$10,000	\$15,000	\$20,000	\$25,000
35	6.91	9.73	12.55	15.37	22.43	29.49	36.54
36	7.09	10.01	12.92	15.84	23.12	30.41	37.70
37	7.30	10.32	13.34	16.36	23.91	31.45	39.00
38	7.53	10.66	13.80	16.93	24.76	32.60	40.43
39	7.78	11.04	14.30	17.56	25.71	33.86	42.01

**FEMALES**

**Coverage Amount**

AGE	\$4,000	\$6,000	\$8,000	\$10,000	\$15,000	\$20,000	\$25,000
35	6.19	8.66	11.12	13.59	19.76	25.92	32.08
36	6.37	8.93	11.49	14.04	20.44	26.83	33.22
37	6.56	9.20	11.85	14.50	21.12	27.74	34.35
38	6.75	9.50	12.24	14.99	21.85	28.71	35.57
39	6.95	9.80	12.65	15.49	22.61	29.72	36.84

**MALES**

**Coverage Amount**

AGE	\$4,000	\$6,000	\$8,000	\$10,000	\$15,000	\$20,000	\$25,000
40	8.04	11.43	14.82	18.21	26.68	35.15	43.63
41	8.31	11.83	15.35	18.87	27.68	36.48	45.29
42	8.60	12.26	15.93	19.60	28.76	37.93	47.10
43	8.91	12.74	16.56	20.39	29.95	39.51	49.07
44	9.26	13.26	17.26	21.26	31.26	41.26	51.26
45	9.65	13.84	18.03	22.23	32.71	43.19	53.68
46	10.08	14.48	18.89	23.30	34.31	45.33	56.35
47	10.52	15.15	19.78	24.41	35.99	47.57	59.14
48	11.00	15.87	20.75	25.62	37.79	49.97	62.15
49	11.51	16.64	21.76	26.89	39.70	52.51	65.32

**FEMALES**

**Coverage Amount**

AGE	\$4,000	\$6,000	\$8,000	\$10,000	\$15,000	\$20,000	\$25,000
40	7.18	10.14	13.10	16.06	23.46	30.86	38.27
41	7.42	10.51	13.59	16.67	24.37	32.08	39.78
42	7.67	10.88	14.09	17.29	25.31	33.32	41.34
43	7.96	11.30	14.65	18.00	26.37	34.73	43.10
44	8.26	11.75	15.25	18.75	27.49	36.23	44.97
45	8.57	12.23	15.89	19.54	28.69	37.83	46.97
46	8.92	12.75	16.58	20.41	29.99	39.56	49.14
47	9.29	13.30	17.31	21.33	31.36	41.39	51.43
48	9.67	13.88	18.09	22.29	32.81	43.33	53.85
49	10.08	14.49	18.90	23.30	34.33	45.35	56.37

For questions, or higher coverage amounts, call toll-free 1-844-379-2624.

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

[www.TruStage.com/life/whole](http://www.TruStage.com/life/whole)

More Ages On Reverse Side

The insurance offered is not a deposit, and is not federally insured, sold or guaranteed by your credit union. Rates differ by gender and age. Rates shown assume automatic payments; direct bill rates are higher.

**TruStage® Individual Whole Life Insurance Monthly Premiums**

MALES							
Coverage Amount							
AGE	\$4,000	\$6,000	\$8,000	\$10,000	\$15,000	\$20,000	\$25,000
50	12.02	17.40	22.78	28.17	41.62	55.07	68.52
51	12.57	18.23	23.88	29.54	43.67	57.81	71.95
52	13.16	19.10	25.05	31.00	45.87	60.74	75.61
53	13.77	20.02	26.28	32.53	48.16	63.80	79.43
54	14.41	20.98	27.55	34.13	50.56	66.99	83.43
55	15.07	21.97	28.87	35.78	53.03	70.29	87.55
56	15.74	22.97	30.21	37.45	55.54	73.64	91.73
57	16.42	24.00	31.58	39.16	58.10	77.05	96.00
58	17.13	25.07	33.00	40.94	60.78	80.62	100.46
59	17.89	26.21	34.52	42.84	63.63	84.42	105.21

FEMALES							
Coverage Amount							
AGE	\$4,000	\$6,000	\$8,000	\$10,000	\$15,000	\$20,000	\$25,000
50	10.51	15.13	19.76	24.38	35.94	47.50	59.06
51	10.97	15.82	20.68	25.53	37.67	49.80	61.94
52	11.46	16.56	21.65	26.75	39.50	52.24	64.99
53	11.97	17.33	22.68	28.04	41.43	54.82	68.21
54	12.50	18.13	23.75	29.37	43.42	57.47	71.53
55	13.05	18.94	24.84	30.73	45.46	60.20	74.93
56	13.59	19.76	25.93	32.09	47.51	62.92	78.34
57	14.14	20.58	27.02	33.46	49.56	65.67	81.77
58	14.71	21.44	28.16	34.88	51.70	68.51	85.32
59	15.32	22.35	29.38	36.42	53.99	71.57	89.15

MALES							
Coverage Amount							
AGE	\$4,000	\$6,000	\$8,000	\$10,000	\$15,000	\$20,000	\$25,000
60	18.73	27.46	36.19	44.93	66.76	88.59	110.42
61	19.59	28.75	37.92	47.08	69.99	92.90	115.81
62	20.47	30.07	39.67	49.27	73.28	97.29	121.29
63	21.42	31.50	41.58	51.66	76.86	102.06	127.26
64	22.52	33.14	43.77	54.40	80.96	107.53	134.10
65	23.81	35.08	46.35	57.63	85.81	113.99	142.17
66	25.31	37.34	49.37	61.39	91.46	121.52	151.59
67	27.00	39.87	52.74	65.61	97.79	129.97	162.14
68	28.84	42.62	56.41	70.20	104.67	139.14	173.60
69	30.79	45.55	60.31	75.08	111.98	148.89	185.80
70	32.83	48.61	64.39	80.17	119.63	159.08	198.54

FEMALES							
Coverage Amount							
AGE	\$4,000	\$6,000	\$8,000	\$10,000	\$15,000	\$20,000	\$25,000
60	15.99	23.36	30.72	38.09	56.50	74.92	93.33
61	16.68	24.38	32.09	39.80	59.06	78.33	97.60
62	17.36	25.41	33.46	41.51	61.64	81.76	101.89
63	18.12	26.54	34.97	43.40	64.46	85.53	106.60
64	19.01	27.88	36.75	45.62	67.81	89.99	112.17
65	20.11	29.53	38.95	48.37	71.93	95.49	119.04
66	21.45	31.54	41.63	51.72	76.95	102.18	127.41
67	22.98	33.83	44.69	55.55	82.69	109.83	136.98
68	24.65	36.35	48.04	59.74	88.97	118.21	147.45
69	26.43	39.01	51.59	64.18	95.63	127.09	158.55
70	28.25	41.75	55.25	68.74	102.48	136.23	169.97

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