



TruStage Term Life Insurance

Part of being prepared in life is planning for what happens after you're gone. TruStage has a way to help you protect your family that is designed to be quick and simple, with up to \$300,000 of TruStage® Term Life Insurance.

No Medical Exam

There's no medical exam or intrusive tests. Just a few questions, and you can apply right from the comfort of your own home.

Benefits Will Never Decrease

As long as your policy is in force and your payments are up-to-date, your coverage is guaranteed to never go down for the term of the policy, for any reason.

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. CMFG Life has served hardworking families for more than 80 years, and today helps protect more than 18 million people.

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

Frank E. Cain, Director
Licensed Insurance Representative
TruStage Life Insurance

Note: You could get coverage in minutes with a single phone call. Talk to a licensed TruStage agent at 1-844-379-2625. Or apply online at TruStage.com/life/term

For questions, or higher coverage amounts, call toll-free 1-844-379-2625.

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

www.TruStage.com/life/term

IT'S SIMPLE
TO APPLY...

1.

Call 1-844-379-2625
or apply at TruStage.com/life/term

2.

Just a few
questions and
no medical exam

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



COVERAGE YOU CAN COUNT ON

Any amount of coverage can make a difference

Many experts agree—life insurance can be one of the most important financial decisions you can make to protect your family. It could help provide peace of mind knowing that if you die, your loved ones will receive money when they need it most.

TruStage Term Life Insurance is designed to be affordable, and it can be easy to apply, so you can make 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 Term Life Insurance

As you get older, it may become more difficult to get life insurance. But if you're between the ages of 18 and 69, you can apply for coverage that lasts all the way to age 80.

Key benefits of TruStage Term Life Insurance include:

- Flexible protection options from \$5,000 to \$300,000
- It's easy to get started with one short application, no medical exam in most cases and no waiting period. Your coverage goes into effect immediately (if approved), once your first payment has processed
- Tax advantage—income-tax free money paid to your beneficiaries
- Cancel at any time for any reason, 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.

SEND YOUR APPLICATION TODAY

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

1-844-379-2625

Monday – Friday 7am – 9pm CT

Saturday 8am – 4pm CT

Or apply online at

TruStage.com/life/term

PROTECTION FOR YOUR FAMILY

You're invited to take advantage of the TruStage Term Life Insurance that lasts to age 80. 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, once you have coverage, it will continue for the duration of the policy until age 80, as long as premiums are paid.
- Q.** Will my rate increase as I grow older?
- A.** Yes, your rate will increase each time you enter a new age bracket. See rate chart or call for details.
- 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 I add TruStage Term Life Insurance if I already have another plan?
- A.** Yes, this plan can work with your current coverage and pay benefits above and beyond existing plans.
- Q.** Can my spouse apply—even if I don't?
- A.** Yes, it's important for both spouses to have adequate protection, so this coverage is available to your eligible spouse too. Call us for spouse rates.
- 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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TruStage products and programs are made available through TruStage Insurance Agency. Affiliates of TruStage have been providing insurance and financial services designed for credit unions and members for more than 80 years, serving more than 18 million people.

TruStage® life 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. Your credit union enables this insurance program to be offered and is entitled to compensation from TruStage Insurance Agency, LLC, P.O. Box 61, Waverly IA 50677-0061. To stop receiving offers from TruStage, please call 1-888-787-8243. Base Policy Numbers: ICC16-A10a-039, ICC17-SIT-2, A10a-039-2016, 2017-SIT-2



How much coverage do I need?

Many people choose a term life policy to provide a cash benefit to their family to help replace their income if they were to die unexpectedly. When choosing a coverage amount, it can help to estimate the expenses you may leave behind.

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

Term life insurance features

| | |
|---|---|
| <p>UNIQUE FEATURE</p> <p>Can convert to whole life</p> | <p>WHEN IT PAYS</p> <p>Pays when you die within a time period</p> |
| <p>COST</p> | <p>CORE ADVANTAGE</p> <p>Affordability today, flexibility tomorrow</p> |

CALL TODAY TO GET COVERAGE

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TruStage® Individual Term Life Insurance Monthly Premiums

FEMALES

Coverage Amount

| AGE | \$10,000 | \$20,000 | \$30,000 | \$40,000 | \$50,000 | \$60,000 | \$70,000 | \$80,000 | \$90,000 | \$100,000 | \$150,000 | \$200,000 | \$250,000 | \$300,000 |
|-------|----------|----------|----------|----------|----------|----------|----------|----------|----------|-----------|-----------|-----------|-----------|-----------|
| 25-29 | 4.80 | 7.10 | 9.40 | 11.70 | 14.00 | 16.30 | 18.60 | 20.90 | 23.20 | 25.50 | 28.55 | 36.40 | 44.25 | 52.10 |
| 30-34 | 5.50 | 8.50 | 11.50 | 14.50 | 17.50 | 20.50 | 23.50 | 26.50 | 29.50 | 32.50 | 35.30 | 45.40 | 55.50 | 65.60 |
| 35-39 | 6.10 | 9.70 | 13.30 | 16.90 | 20.50 | 24.10 | 27.70 | 31.30 | 34.90 | 38.50 | 42.35 | 54.80 | 67.25 | 79.70 |
| 40-44 | 6.70 | 10.90 | 15.10 | 19.30 | 23.50 | 27.70 | 31.90 | 36.10 | 40.30 | 44.50 | 50.00 | 65.00 | 80.00 | 95.00 |
| 45-49 | 8.10 | 13.70 | 19.30 | 24.90 | 30.50 | 36.10 | 41.70 | 47.30 | 52.90 | 58.50 | 63.65 | 83.20 | 102.75 | 122.30 |
| 50-54 | 10.00 | 17.50 | 25.00 | 32.50 | 40.00 | 47.50 | 55.00 | 62.50 | 70.00 | 77.50 | 92.00 | 121.00 | 150.00 | 179.00 |
| 55-59 | 14.00 | 25.50 | 37.00 | 48.50 | 60.00 | 71.50 | 83.00 | 94.50 | 106.00 | 117.50 | 134.75 | 178.00 | 221.25 | 264.50 |
| 60-64 | 19.50 | 36.50 | 53.50 | 70.50 | 87.50 | 104.50 | 121.50 | 138.50 | 155.50 | 172.50 | 203.15 | 269.20 | 335.25 | 401.30 |
| 65-69 | 27.80 | 53.10 | 78.40 | 103.70 | 129.00 | 154.30 | 179.60 | 204.90 | 230.20 | 255.50 | 311.00 | 413.00 | 515.00 | 617.00 |

MALES

Coverage Amount

| AGE | \$10,000 | \$20,000 | \$30,000 | \$40,000 | \$50,000 | \$60,000 | \$70,000 | \$80,000 | \$90,000 | \$100,000 | \$150,000 | \$200,000 | \$250,000 | \$300,000 |
|-------|----------|----------|----------|----------|----------|----------|----------|----------|----------|-----------|-----------|-----------|-----------|-----------|
| 25-29 | 6.50 | 10.50 | 14.50 | 18.50 | 22.50 | 26.50 | 30.50 | 34.50 | 38.50 | 42.50 | 47.15 | 61.20 | 75.25 | 89.30 |
| 30-34 | 6.50 | 10.50 | 14.50 | 18.50 | 22.50 | 26.50 | 30.50 | 34.50 | 38.50 | 42.50 | 47.30 | 61.40 | 75.50 | 89.60 |
| 35-39 | 6.90 | 11.30 | 15.70 | 20.10 | 24.50 | 28.90 | 33.30 | 37.70 | 42.10 | 46.50 | 50.90 | 66.20 | 81.50 | 96.80 |
| 40-44 | 8.80 | 15.10 | 21.40 | 27.70 | 34.00 | 40.30 | 46.60 | 52.90 | 59.20 | 65.50 | 74.00 | 97.00 | 120.00 | 143.00 |
| 45-49 | 10.90 | 19.30 | 27.70 | 36.10 | 44.50 | 52.90 | 61.30 | 69.70 | 78.10 | 86.50 | 95.60 | 125.80 | 156.00 | 186.20 |
| 50-54 | 13.70 | 24.90 | 36.10 | 47.30 | 58.50 | 69.70 | 80.90 | 92.10 | 103.30 | 114.50 | 135.65 | 179.20 | 222.75 | 266.30 |
| 55-59 | 19.30 | 36.10 | 52.90 | 69.70 | 86.50 | 103.30 | 120.10 | 136.90 | 153.70 | 170.50 | 191.30 | 253.40 | 315.50 | 377.60 |
| 60-64 | 28.80 | 55.10 | 81.40 | 107.70 | 134.00 | 160.30 | 186.60 | 212.90 | 239.20 | 265.50 | 313.55 | 416.40 | 519.25 | 622.10 |
| 65-69 | 42.70 | 82.90 | 123.10 | 163.30 | 203.50 | 243.70 | 283.90 | 324.10 | 364.30 | 404.50 | 490.25 | 652.00 | 813.75 | 975.50 |

How These Rates Work

Initial premium rate is based on age and gender for all death benefit amounts; tobacco or nicotine substitute use is an additional premium factor for death benefits of \$101,000 through \$300,000. Premium rate increases every five years as the insured reaches each new age band (25, 30, 35, 40, 45, 50, 55, 60, 65, 70 and 75). Premiums are guaranteed by CMFG Life Insurance Company. Based on your health and other factors affecting your insurability, you may be denied coverage.

For questions, or higher coverage amounts, call toll-free 1-844-379-2625.

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Your rate and availability for this product will be subject to underwriting. TruStage life insurance policies contain specific limitations, exclusions, termination provisions and requirements for keeping them in force. Please see your policy or contact us for details. The insurance offered is not a deposit, and is not federally insured, sold or guaranteed by your credit union. Product and features may not be available in all states. Base Policy Numbers: ICC16-A10a-039, ICC17-SIT-2, A10a-039-2016, 2017-SIT-2