





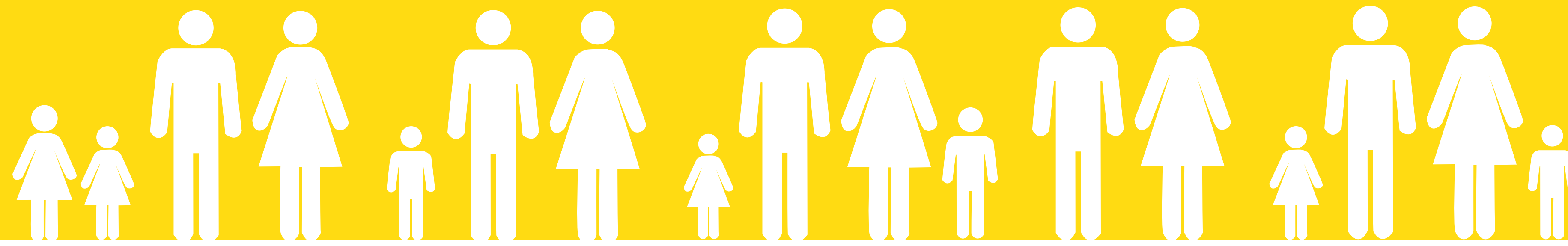
30 YEARS

of the MemberCONNECT Program

As part of its history dating back to 1935, CUNA Mutual Group launched the Member Direct Program in 1983. Later renaming it MemberCONNECT Program, its purpose, according to then chairman R.C. Robertson, was to “respond to the ever-growing financial needs of credit union members by introducing the Personal Insurance Member Direct Program, which also gives credit unions another opportunity to serve members.” After 30 years, that mission is still true today.

1983	1991	2001	2003	2013
50,000 Policies Issued in the first 11 months of program 	\$919 Million in life insurance benefits paid out jointly between Century and CUNA Mutual Group 	1 Millionth contributory Accidental Death & Dismemberment (AD&D) policy sold 	More than \$290 Million in benefits paid out to members. 10 Million members insured. 	Nearly 14 Million members protected & \$66 Million in non-interest income for MemberCONNECT Program credit unions.

We're committed to the MemberCONNECT Program In fact, over three years, we're investing \$200 Million in the program to:



- Expand media** to achieve new and more compelling impressions
- Optimize channels** to streamline the member experience as they learn, buy and service their account
- Extend products** to best meet member expectations



INNOVATIONS

1983	1992	1995	2003	2004	2012	2012	2012
Member Direct Program launched (renamed MemberCONNECT Program in 1992).	First predictive models used for targeted product offerings to members.	First marketing database built, powers first campaign using predictive selection logic to ensure members received relevant, compelling offers.	Online MemberCONNECT Program Resource Center launched as a no-cost educational and marketing source for credit unions.	CU Navigator introduced to equip credit unions with immediate access to custom program performance reporting.	TruStage created as a consumer brand positioned to build recognition of the quality, trusted insurance protection made available exclusively to credit union members.	Pilot launch of TruStage Lifetime Income, an annuity product.	LDP Auto developed to empower loan officers to offer TruStage auto insurance to members at the time of auto loan.



CHANNELS & MEDIA

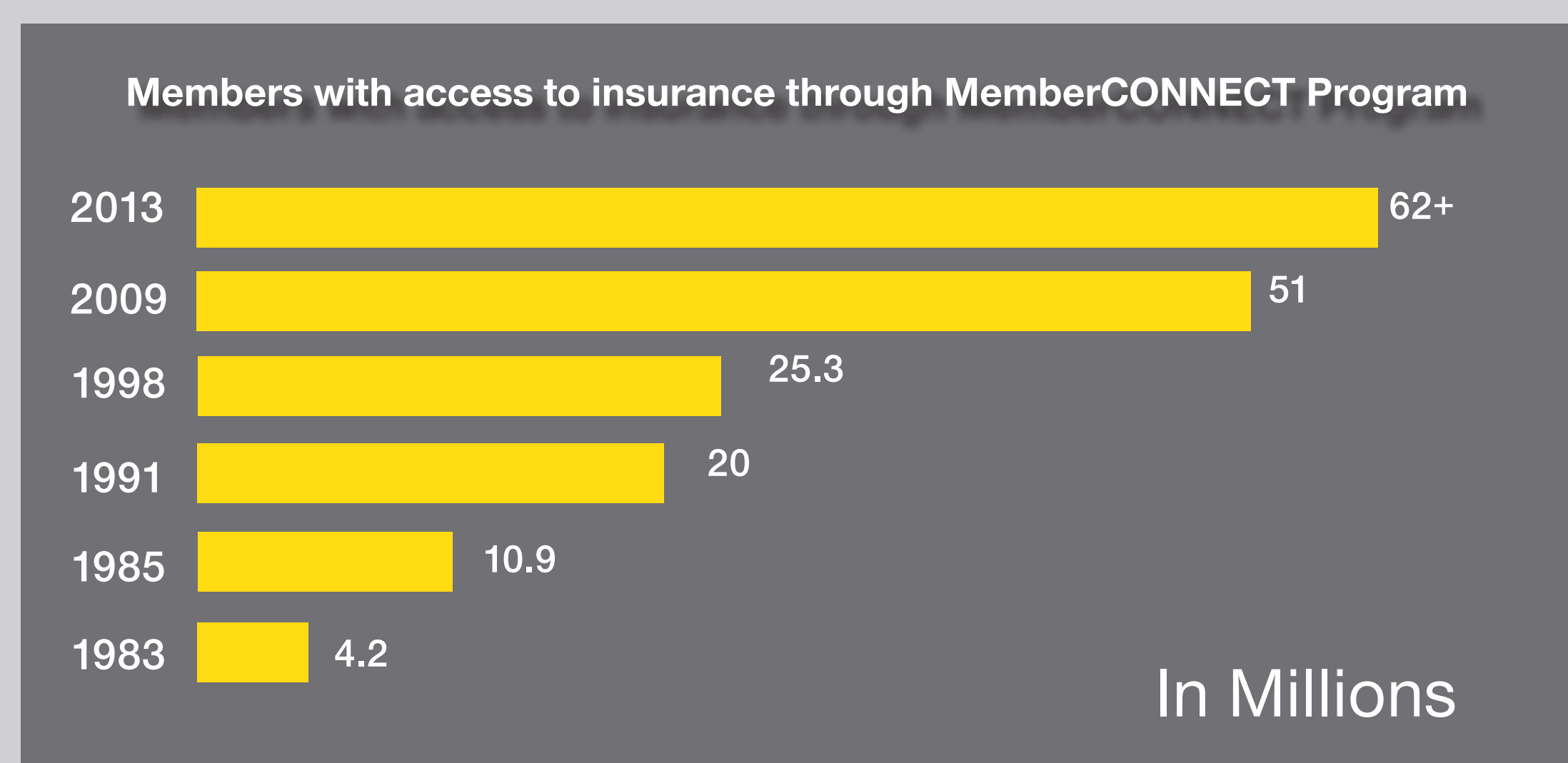
1985	1990	1995	1999	2008	2012	2013	2013
Insurance products promoted through mail, phone and TV. Peter Graves, Orson Welles, Lorne Greene and others serve as spokespeople.	Toll-free numbers implemented for better customer service.	CUNAMutual.com launched as an educational resource for policyholders.	MEMBERS Financial Network and website launched featuring information on financial products, insurance, and brokerage services.	Voice signature capability introduced to enable phone purchases. Today, 85% of members purchase using voice signature over the phone.	TruStage.com launched to serve as a single destination for members to learn about insurance products made available through their credit union.	TruStage on Facebook introduced to build conversation, education and engagement among credit unions, members, and TruStage.	FastApply AD&D, an online enrollment tool designed to simplify and speed up the application process for AD&D insurance, announced.



STRATEGIC PARTNERSHIPS

1984	1989	1998	2011
Joint venture established with National Liberty Insurance to offer low cost life and health coverages for members	Permanent joint affiliation established with Century Companies to bring new products to members, new sources of revenue to credit unions 	Liberty Mutual relationship established enabling MemberCONNECT Program to offer a national auto and home solution to members 	Relationship with Esurance announced to provide cost-effective, highly-rated protection tailored to younger members primarily online. 

EMPOWERING MORE MEMBERS to protect what matters most



every **30** seconds we're protecting a **new** member

memberCONNECT™ empowering your members with TruStage™ insurance