Trusted by your credit union

You trust your credit union to provide value. It endorses TruStage® products and programs because TruStage was founded on more than 80 years of experience in providing exceptional value and superior service exclusively to credit union members. We'll strive to exceed your expectations every day – with every call, every question, and every claim. We're here to protect you and the people who matter most in your life.

For more information on these benefits or if you have questions:

visit **TruStage.com/ADD**

or call toll-free **1-855-612-7910**

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

Product availability, benefit features and exclusions may vary by state.

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 20 million members.

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. Your credit union enables this insurance program to be offered and is entitled to compensation from TruStage Insurance Agency. © TruStage Insurance Agency 2019

truSTAGE®
TruStage Insurance Agency

Base Policy Nos. E10a-ADD-2012; E10a-014-2012; E10a-015-2012; 2018-ADD-POL; 2018-ADD-POLRDR-CR; 2018-ADD-POLRDR-CNR
ADI-1615144.4

AD&D INSURANCE



ACCIDENTS CAN HAPPEN ANYTIME.

CLAIM YOUR **NO-COST COVERAGE** NOW

Exclusively for credit union members

truSTAGE®
TruStage Insurance Agency

AD&D INSURANCE

TruStage Insurance Agency

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.

This insurance policy can 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.

No questions asked
No medical exam or health questions are required. Credit union members ages 18 and older are eligible.

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* of additional protection at affordable rates. At age 70, coverage (no-cost and additional) is reduced by 50%.

*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.

Benefits of Additional Coverage

Increasing benefit
The TruStage AD&D Additional Coverage amount you choose grows up to 5% per year for up to 10 years of your policy at no added cost to you. Benefits may vary by state and by credit union. 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 Additional Coverage doubles.

Family plan option

Family protection
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 may not be available in all states.

ACTIVATE YOUR NO-COST INSURANCE NOW

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

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or call toll-free **1-855-612-7910**

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