

**YES!** I would like **help** in finding a life insurance plan that fits my family's **"size and shape."**

Please have a CUNA Mutual representative call me.

I'd prefer to receive information via mail.

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Home Phone Number \_\_\_\_\_

Best time to call \_\_\_\_\_  a.m. \_\_\_\_\_  p.m.

Smoker?  Yes  No Age \_\_\_\_\_ Gender \_\_\_\_\_

Credit Union Name \_\_\_\_\_

Or for more information, call Credit Union Member Services toll-free  
**1-877-MEMBERS.** A Representative may be contacting you.  
(1-877-636-2377)

## Why MEMBERS Financial Services makes sense for your family.

If you prefer to avoid a "one size fits all" approach to life insurance, then consider MEMBERS Financial Services. This comprehensive program of CUNA Mutual Insurance Society is designed to deliver high-quality *customized* financial solutions *exclusively* for credit union members and their families. We operate under the same member-first, value-oriented philosophy of your credit union. Our Representatives are highly trained and dedicated to provide outstanding service for your family's financial needs.

CUNA Mutual has more than \$91 billion of life insurance in force\* and has consistently earned an "A" (Excellent) rating for financial stability and operating performance from A.M. Best, a leading industry analyst (A is the third highest of 16 ratings).

\*This figure represents the insurance in force for the combined life insurance companies of the CUNA Mutual Group.

**MEMBERS® Life Insurance**

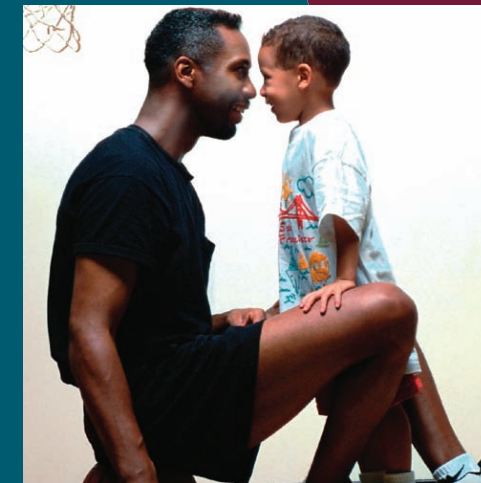


*CUNA Mutual Insurance Society*

The insurance offered through CUNA Mutual Insurance Society is not federally insured or guaranteed or sold by your credit union. Your credit union enables this insurance program to be offered and is entitled to compensation from CUNA Mutual Insurance Society for doing so. Products may not be available in all states. Be sure to understand the complete details of coverage, including any exclusions and limitations.

MC2038B\_L-0708

A variety of  
**life** insurance...  
because families  
come in  
all **shapes**  
and **sizes.**



CUT ON DASHED LINE, FOLD THIS SIDE IN AND TAPE CLOSED

## Reasons for Life Insurance

- Helps prepare for the unexpected (such as death or a loss of a job).
- Is designed to safeguard growing financial commitments (marriage, children, mortgage, etc.).
- Helps to protect loved ones if you and/or your spouse should die prematurely.
- Can build and protect funds for a child's college education.
- Can provide a cash value to help balance your more aggressive investments.
- Can accumulate and secure money for retirement.
- May be used to cover final and estate expenses.
- A way to leave money to charity.

### Every family has its own unique needs.

And that's why the insurance that is designed to protect their financial futures — life insurance — also comes in a variety of ways.

**To find out which life insurance plan best matches your family's "size and shape,"** call CUNA Mutual toll-free at **1-877-MEMBERS** or send in the attached card.

## Four Important Questions About Life Insurance

### Q. How Much Life Insurance Do I Need?

A. A general guideline is five to ten times your current salary. (This recommendation represents the sum total of all life insurance policies and is only a general guideline. The amount of coverage you need will depend on your needs and circumstances.) Questions you might want to consider when determining your particular family's life insurance needs are:

- Do you have a financial plan to pay for your children's education?
- Do you have a savings plan to help cover financial emergencies?
- If your family were to lose an income, would the other family members be able to maintain their lifestyle? Would your (and/or your spouse's) survivors be able to stay in your home and pay the mortgage? If necessary, what would your family do for child care?
- If you or your spouse were to die suddenly, would your family be burdened by large debts?

### Q. Will Your Beneficiary Have To Pay Taxes On Life Insurance Benefits?

A. No, benefits paid to your beneficiary are not subject to federal taxation.

### Q. Why Is Life Insurance Being Made Available To Me?

A. Your credit union is committed to creating financial security for all of its members. That means not only providing lending and savings services, but also helping you protect your family's future. That is why CUNA Mutual is authorized to make life insurance products available to you.

### Q. What's The Next Step In Choosing The Right Life Insurance To Fit My Family's Circumstances?

A. Call CUNA Mutual toll-free at **1-877-MEMBERS** today to talk with one of our professional licensed insurance representatives. At *no cost or obligation*, the representative can help you determine which life insurance plan is the right one for your particular family situation.

*The insurance offered is not sold or guaranteed by your credit union.*



## Advantages of Each Kind of Life Insurance

### Term Life Insurance

- Provides affordable, high-benefit protection for a specific time period.
- Does not include cash accumulation or investment features.
- Proceeds are paid if you die during the term.
- Premiums and benefits may be either level or decreasing.

### Whole Life Insurance

- Offers coverage for your entire life.
- Premiums remain level, the same throughout your lifetime.
- Policy loans can provide a future source of money.

### Term or Whole Life Insurance?

There are obvious advantages to both term and whole life insurance coverages. So, how do you know which coverage is right for your family? There are insurance professionals standing by right now that can help you sort out the details and choose the right coverage that makes sense for you. Call CUNA Mutual now toll-free at **1-877-MEMBERS**.

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FIRST-CLASS MAIL PERMIT NO. 1490 MADISON WI  
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CUNA MUTUAL INSURANCE SOCIETY  
PO BOX 391  
MADISON WI 53791-9915



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