



MEMBER'S CHOICE[®]

CUNA Mutual Group is the marketing name for CUNA Mutual Holding Company, a mutual insurance holding company, its subsidiaries and affiliates. Your purchase of MEMBER'S CHOICE[®] Credit Disability Insurance, underwritten by CMFG Life Insurance Company is optional and will not affect your application for credit or the terms of any credit agreement required to obtain a loan. Certain eligibility requirements, conditions, and exclusions may apply. Please contact your loan representative, or refer to the Group Policy for a full explanation of the terms.

Vermont: Claims may be filed by contacting your credit union. If you have questions regarding your claim status, contact CMFG Life at 800.621.6323. Only a licensed insurance agent may provide consultation on your insurance needs.

CREDIT DISABILITY INSURANCE

Help protect your loan.

THE FACTS ON PROTECTING YOUR LOAN

1 WHAT IS MEMBER'S CHOICE® CREDIT DISABILITY INSURANCE?

It's a way to help protect your loan. There's no way anyone can predict a total disability due to injury or an illness, but you can take steps along the way to make sure your family is provided for if the unexpected were to happen to you. Credit Disability Insurance may help make your loan payment when you and your family need it most.*

2 HOW DOES IT WORK?

The premium may be included with your monthly loan payment. If you have a balance on your loan at the time of a total disability, Credit Disability Insurance may help cover your loan payment.*

By taking a few simple steps while signing your loan paperwork, you're taking responsibility for your family's financial future.

You can cancel coverage at any time if you change your mind. If coverage is canceled within the first 30 days you will receive a full refund if premium has been paid. Coverage is immediate for eligible borrowers.

3 WHY IS IT VALUABLE?

Some disability insurance pays only a fraction of your salary, and that's if you qualify. Credit Disability Insurance may help make your loan payments while you're totally disabled due to a covered illness or injury.* That means you and your family can use your savings for other important things.

*Up to your policy maximums; per terms and conditions and exclusions on your Credit Insurance Certificate.

JUST THE FACTS

1 in 4

twenty-year-olds will be
disabled
before age 67.¹

Nearly **60%**

of consumers are concerned about
supporting themselves
if they are **disabled**
and **unable to work.**²

¹ Social Security Administration Fact Sheet, June 2013.

² LIMRA, 2013 Insurance Barometer Study.

ENROLL TODAY.