

ABOUT US

FACT SHEET

CUNA Mutual Group is an insurance, investment, and financial technology solutions provider. For generations we have helped people plan, protect and invest for their future; and partnered with credit unions and businesses to protect and grow their assets.

PRESIDENT & CEO

Robert N. Trunzo

INSURER FINANCIAL STRENGTH*

A.M. Best
Company

A

Affirmed
March 2018

Moody's Investors
Service

A2

Affirmed
February 2016

Standard & Poor's
Ratings Services

A

Reaffirmed
September 2017

COMBINED FINANCIAL HIGHLIGHTS

Unaudited** | Dec. 31, 2017

| | |
|-------------------------|----------------|
| Assets | \$20.6 billion |
| Total Operating Revenue | \$3.5 billion |
| Net Income | \$303 million |
| Total Surplus | \$3.4 billion |

EMPLOYEES

CUNA Mutual Group employs approximately 3,300 people worldwide.

CORPORATE HEADQUARTERS

CUNA Mutual Group
PO Box 391
5910 Mineral Point Road
Madison, WI 53701-0391

OFFICES

In addition to the corporate headquarters, CUNA Mutual Group has office locations in Fort Worth, Texas; Great Bend, Kan.; and Waverly, Iowa; as well as regional sales offices throughout the country, and in the Dominican Republic, Jamaica, Puerto Rico and Trinidad.

COMPANY & SUBSIDIARIES

CUNA Mutual Group is the marketing name for CUNA Mutual Holding Company and its affiliates, including, but not limited to:

- CMFG Life Insurance Company - life, accident and health insurance (sold under the TruStage® brand name)
- CMFG Ventures, LLC – venture capital entity
- CPI Qualified Plan Consultants, Inc. - retirement plan recordkeeping and administration (sold under the CUNA Mutual Retirement Solutions brand name)
- CUMIS Insurance Society - property and casualty insurance
- CUNA Brokerage Services, Inc. - registered broker/dealer
- CUNA Mutual AdvantEdge Analytics, LLC – data and analytics solutions and services provider
- CUNA Mutual Insurance Agency, Inc. - insurance agency
- MEMBERS Capital Advisors, Inc. - registered investment advisor
- TruStage Insurance Agency, LLC – insurance agency

ABOUT US

CUNA Mutual Group was founded on the philosophy of “people helping people.” After chartering the nation’s first credit union – a not-for-profit financial cooperative – pioneers of the credit union movement sought to create financial security for their members. In 1935, they formed CUNA Mutual Insurance Society – now known as CUNA Mutual Group – to insure credit union members’ loans so that in the event of death, the debt would die with the debtor.

For generations we have helped people plan, protect and invest for their future; and partnered with credit unions and businesses to protect and grow their assets. Our purpose is and always has been simple – to help people achieve financial security.

Today, we are an insurance, investment, and data and analytics solutions provider that puts the needs of our customers first. Our employees are passionate about doing business with integrity, and leveraging the diverse backgrounds, skills and perspectives of their peers.

Each year, the company contributes to causes that help strengthen its communities and the lives of the people who live in them – donating more than \$2 million annually.



*RATINGS A.M. Best, Moody's and S&P ratings apply to CMFG Life Insurance Company, MEMBERS Life Insurance Company and CUMIS Insurance Society, Inc. A.M. Best also rated CUMIS Specialty Insurance Company, Inc. Ratings are subject to change.

**FINANCIAL FOOTNOTE These results are for CUNA Mutual Holding Company and its subsidiaries and are derived from consolidated financial statements, which are prepared in accordance with Generally Accepted Accounting Principles. To receive a detailed report of the financial statements, including the auditors' report, visit www.cunamutual.com/aboutus.



SOLUTIONS WE OFFER

CUNA Mutual Group provides a variety of solutions to help people achieve financial security, and credit unions and businesses protect and grow their assets including but not limited to:

DATA & ANALYTICS

CUNA Mutual AdvantEdge Analytics delivers the most integrated end-to-end solution for strengthening a credit union's market share and enhancing the member experience.

CREDIT UNION PROTECTION

Insurance and service solutions that meet the unique needs of credit unions to protect their properties, finances and business operations.

- Business Auto
- Collateral Protection
- Cybersecurity
- Fidelity Bond
- Management and Professional Liability
- Plastic Card
- Property and Business Liability
- Workers' Compensation

EXECUTIVE BENEFITS

Programs to help credit unions attract and retain top management talent to meet strategic goals.

- Charitable Donation Account
- Executive Benefits
- Total Benefits Pre-Funding

INVESTMENTS

Straightforward, practical investment guidance to help consumers and credit unions invest and save for their futures.

- Annuities
- Brokerage Services
- Commercial Mortgage Loans
- CUNA Mutual Fiduciary Consultants

LENDING

Products designed to help consumers pay for or cancel debt payments when they fall on hard times, and services that help credit unions to stay compliant and reach more members.

- Credit Insurance
- Debt Protection
- Guaranteed Asset Protection
- Lender Development Program®
- LOANLINER® Compliance Solutions
- loanliner.com® Online Lending
- Mechanical Repair Coverage
- Mortgage Insurance
- Predictive Loan Growth

TRUSTAGE™ INSURANCE PROGRAM

Personalized insurance products to help consumers protect what matters most.

- Accidental Death & Dismemberment Insurance
- Auto & Home Insurance
- Health Insurance
- Life Insurance

RETIREMENT

CUNA Mutual Retirement Solutions helps credit unions and small businesses attract and retain the very best talent, while helping their employees work toward a safe and secure retirement.

- 401(k) Plans
- Employee Group Benefits
- Pension Plans

ROBERT N. TRUNZO, PRESIDENT & CEO



Robert (Bob) N. Trunzo became the eighth president and chief executive officer of CUNA Mutual Group on Jan. 1, 2014. The company is the leading provider of insurance and financial services to credit unions and their members. The company is also a leader in the small business retirement plan services market.

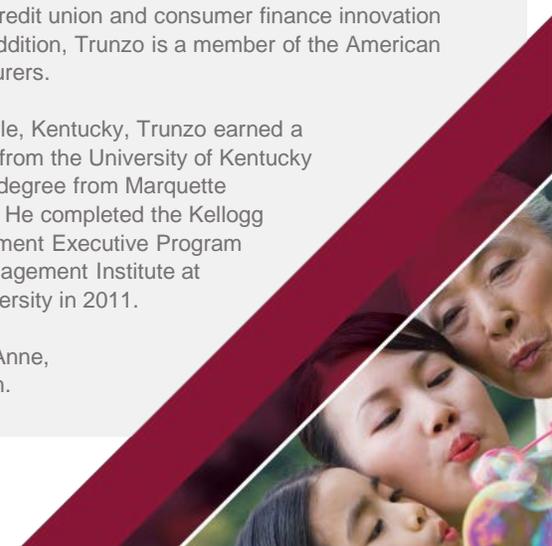
Trunzo joined CUNA Mutual Group in 2005 and held a number of roles before accepting his current role as president & CEO, including chief operating officer and executive vice president of Sales & Marketing.

Prior to CUNA Mutual Group, he was one of three executive vice presidents at Frank F. Haack and Associates, which is now part of Willis Group Holdings. Before this, he served as secretary of commerce under Wisconsin governor Tommy Thompson, where he directed the state's economic development efforts. He also served as chairman of the Southeast Wisconsin Professional Baseball Park Board of Directors, which oversaw the design, financing and construction of Miller Park, home of the Milwaukee Brewers professional baseball club.

Trunzo is an active member of the business community and insurance industry. He was recognized as a 2018 Best of Madison Business honoree for the positive impact both he and CUNA Mutual Group made in the Madison community. Trunzo served as chair of the 2017 United Way of Dane County campaign. In 2014, Trunzo also joined the Board of Filene Research Institute, a non-profit focused on credit union and consumer finance innovation and research. In addition, Trunzo is a member of the American Council of Life Insurers.

A native of Louisville, Kentucky, Trunzo earned a bachelor's degree from the University of Kentucky in 1978 and a law degree from Marquette University in 1981. He completed the Kellogg School of Management Executive Program at the Kellogg Management Institute at Northwestern University in 2011.

Bob and his wife, Anne, have three children.



CONTACT US

For the latest news about our company, people and industry, visit our website or view our annual report.

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