
TruStage® Insurance Program

Direct Marketing

Frequently Asked Questions



In order to protect more members, and drive the awareness of the insurance products your credit union offers, TruStage needs to be effective in reaching those members.

With 43% of people not having life insurance or are unsure if they have it,¹ and the fact that more than a quarter of those people would feel the financial hardship from the death of a primary wage earner in a month or less¹, TruStage continuously works to increase their direct mail and digital marketing effectiveness, to help members get the protection they need.

Part of TruStage's success with direct mailings and digital marketing is from their ability to connect more data than other providers in the marketplace. This is because CUNA Mutual Group touches nearly every U.S. credit union in one way or another, with 3,600 of those credit union's partnering with TruStage, connecting data of over 90M member records, and over 20M policyholders.

This is evidence TruStage's approach to direct mail and digital marketing is effective, and the goal of protecting more members continues to be achieved.

TruStage Direct Marketing Program FAQs:

Q: Why does TruStage send direct mail and emails and how do they determine who receives them?

A: While occasionally your members may feel like they receive too many marketing pieces, you can rest assured that TruStage uses a marketing strategy that is a combination of data, creative, and predictive modeling, to construct campaigns and mail kits that are highly targeted, and span across a variety of media and channels.

What does that mean exactly? The mail offers are only sent to members based on when TruStage's program data and analytics identifies them as a high-likelihood candidate to need a particular product.

With the amount of direct mail and emails TruStage sends, their strategic approach aligns with long-standing research in advertising of "Effective Frequency," which tells us that it takes three to seven impressions before a message registers.²

TruStage works to maximize effectiveness of that data in combination of what the mailing looks like and says. This all results in putting the right offer in front of members who are most likely to respond.

Q: Why is brand familiarity important?

A: Though TruStage's marketing emails and mailings are being sent from TruStage, your members will see both your credit union's logo and TruStage's logo on them, and they'll supplement your brand to help create member familiarity, and, ultimately, boosts loyalty.

Many other credit unions and insurance offers are landing in your members' mailbox, so be sure to help build that familiarity and credibility as they ask you about the TruStage mailings they receive.

Q: Am I able to see a sample of TruStage emails and mailings, to know what my members are receiving?

A: If you'd like to see samples of TruStage digital or direct mail, visit the TruStage Resource Center, or talk to your TruStage credit union contact.

The following are common member questions and answers specific to TruStage Insurance, that you may find helpful in referencing:

Q. What is TruStage?

A. TruStage is insurance the credit union way. Our products and programs are made available through TruStage Insurance Agency and underwritten by CMFG Life Insurance Company and other leading insurance companies. Today, more than 20 million members rely on TruStage for products, programs, services, expertise and experience. With a commitment to dependability and a member-first philosophy, we help you protect what matters most.

TruStage® Insurance products and programs are made available through TruStage Insurance Agency, LLC. Life insurance and AD&D insurance are issued by CMFG Life Insurance Company. Auto and Home Insurance Program are issued by leading insurance companies. The insurance offered is not a deposit, and is not federally insured, sold or guaranteed by your credit union. | Eligibility for each of these products varies by state and credit union. Consult a colleague at your credit union for your specific situation. All questions regarding specific details of the product should be directed to a licensed insurance agent. | 5910 Mineral Point Rd., Madison, WI 53705 | GEN-3173640.2-0321-0423 | © CUNA Mutual Group

Q. Where can I learn more about TruStage?

A. You can visit their website at TruStage.com or call the toll-free number 1-88-TRUSTAGE (1-888-787-8243).

Q. Why did TruStage (through my credit union) decide to mail or email this information to me?

A. Making a decision about insurance should be both convenient and private. We want to give you the opportunity to make an informed decision without any sales pressure. We trust TruStage and the quality of the products and services they represent.

Q. How did they get my name?

A. When our credit union decided to make insurance products available to our members, we wanted to join with an agency we knew could offer a variety of coverages at rates designed to be affordable. That's why we authorized TruStage to offer their products to our members.

Q. How do they address privacy?

A. They have a strong commitment to protect member information and have allocated significant human and technical resources to manage and protect member data. Their employees also go through mandatory privacy training.

Q. When I call the toll-free number, am I going to get a high-pressured insurance agent who will try to talk me into buying something I don't want?

A. The phone representatives will discuss your life situation and recommend plans that will help you accomplish your goals. They'll suggest some appropriate TruStage Insurance products, but the choice to buy is completely yours. No pressure – just information to help you make an informed decision.

Q. What if I don't want to receive insurance offers through email or in the mail?

A. For emails, you may click the unsubscribe link in the email directly.

A. For offers sent in the mail, your name can be removed from future mailings by calling the telephone number listed on the mailing piece you received. If you'd like, I can do it for you (call the TruStage Insurance Program Support Team at 1-800-428-3932, Ext. 4632007). Please note: It's not possible to suppress a name from a mailing that is already in progress. Due to processing and printing time, it takes approximately two months for suppressions to affect mailings.

Q: If a member approaches me with questions about TruStage information they may have received or seen, what should I tell them?

A: We want you to be confident in our relationship and know where to direct members should they come to you with questions. When approached, you can tell them the following ...

“Our credit union considers insurance an important part of your financial well-being. We've chosen to join with TruStage Insurance to help protect what matters most in your life. TruStage Insurance is founded on a tradition of protecting credit unions and their members for more than 80 years. We feel confident they can be a great resource for you.”

TruStage Insurance Sales: 1-855-612-7909

Website: www.trustage.com

Service: 1-88-TRUSTAGE (1-888-787-8243)

Facebook: www.facebook.com/TruStage

Document Sources:

1. "Top Trends of the Decade 2010 - 2020: 2020 Insurance Barometer" a research report published in 2020 by LIMRA
2. Winton, Jennie, "When It Comes to your Message How Much is Enough," Mission Minded, June 2019