

TruStage® Insurance Program

Accidental Death and Dismemberment

Product Reference Sheet – Frequently Asked Member Questions



TruStage® Accidental Death and Dismemberment (AD&D)

- Provides coverage for death or dismemberment as a result of a covered accident.
- Can be a good supplemental coverage to life insurance.
- Members age 18 and over who sign up will receive a complimentary no-cost coverage for being a member of their credit union.
- Though complimentary coverage provides some benefits against accidental loss of life, loss of a limb, a hand or foot, a thumb and index finger, and sight or hearing; members can also purchase additional coverage to increase these benefits mentioned. Be sure to speak to a TruStage representative for specific benefit offerings.
- The additional death benefit coverage will gradually increase over time, without an increase in your member's premium. Every year, the coverage amount will increase by 5%, with a maximum increase of 50% over a ten-year period.*
- Members also have access to living benefit riders on their Accidental Death & Dismemberment contributory coverage: Cancer Rider and Cancer, Heart Attack & Stroke Rider. These riders may pay a living benefit to your member if they are diagnosed with a covered condition.*

* Product features and availability may vary by state.

TruStage Insurance Sales: 1-855-612-7910

Website: www.trustage.com

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

Facebook: www.facebook.com/TruStage

TruStage FAQ's for Members (use the following answers to share with your members):

Q. What is TruStage?

A. TruStage offers 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.

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

A: 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.

That means that 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.

Further insight for credit union staff:

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 several impressions before a message registers with a consumer and even more impressions before they act on it.

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.

TruStage® Accidental Death & Dismemberment Insurance is made available through TruStage Insurance Agency, LLC and issued by CMFG Life Insurance Company. 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. All questions regarding specific details of the product should be directed to a licensed insurance agent. | CUNA Mutual Group, 5910 Mineral Point Rd, Madison, WI 53705 | AD&D policy form number Base Policy Series 2018-ADD-POL, 2018-ADD-POL(OR), 2018-ADD-POLRDR-CI, 2018-ADD-POLRDR-CNR | ADI-3797313.1-0921-1023 | © CUNA Mutual Group

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

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 (**credit union staff ONLY may then call** the TruStage Insurance Program Support Team at 1-800-428-3932, Ext. 4632007 – please do not share this number with members). 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.

TruStage FAQ's for Credit Union Staff:

Q: Why is brand familiarity important?

A: Though these 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 mailings, to know what my members are receiving?

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

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.”