



Frequently Asked Member Questions

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. Our products are only offered to credit union members. Today, more than 14 million members rely on us for our products, programs, services, expertise and experience. With a commitment to dependability and a members-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 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 valuable coverages at affordable rates. 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 in the mail?

A. Your name can be removed from future mailings by calling the telephone number listed on the mailing piece you received. If you would like, I can do it for you. (NOTE: Call the MemberCONNECT Program Support Team at 1-800-428-3932, extension 4632007) Please note: It is 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 75 years. We feel confident they can be a great resource for you."

Please see other side of this document for additional product specific details.

Note: 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.

Insurance Products Available

TruStage Life Insurance

- TruStage Life Insurance products are designed for credit union members, to help them protect the achievements and aspirations of those who matter most in their lives.
- Term life insurance provides protection for a set number of years, depending on the member's needs. It offers premiums and benefits that remain the same or vary depending on the policy, and features lower monthly premiums than whole life.
- Whole life insurance for adults and children provides permanent coverage for the member's entire life with premiums that remain level, the same throughout their lifetime.
- Annuity products enable retirement age members to supplement their retirement income by providing income that is guaranteed for life.
- Licensed representatives will walk members through their choices in detail, answer questions and help them arrive at a decision that makes sense for their needs.

TruStage Insurance Sales: 1-855-612-7909

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

Website: www.trustage.com

TruStage Auto and Home Insurance

- Members can choose from a full range of property and casualty coverage underwritten by leading insurance companies, including Liberty Mutual and Esurance.
- Products include automobile, homeowners, tenants, condo and seasonal dwellings, ancillary products (recreational vehicles, motor homes, boats, motorcycles and flood) and personal liability coverage.
- Competitive rates, including a discount for being a credit union member.

TruStage Auto & Home Sales and Service: 1-888-380-9287

Website: www.trustage.com

TruStage™ Health Insurance Program with GoHealth

- Members can shop for and purchase health plans based on budget, location, and need
- Simple format health insurance marketplace that makes it easy for members to find the right health plan for themselves and their family
- Members can compare plans side-by-side and enroll completely online or over the phone
- GoHealth's integration with healthcare.gov makes it easy for members to apply for tax credits
- GoHealth has a relationship with over 300 carriers and has a team of licensed insurance advisors to help guide members

TruStage Insurance Sales: 1-855-612-7910 **Service:** 1-88-TRUSTAGE (1-888-787-8243)

Website: www.trustage.com/health