

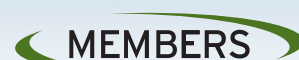
**MEMBERS[®] Term Life Insurance,
Elite Protection Plan**

**MEMBERS[®] Whole Life Insurance,
Primary Protection Plan**

Protect your family, home, income, business



CMFG Life Insurance Company



Insurance & Investments

Move confidently into the future[™]

Protection for all the stages of your life.

As your life changes, so does your need to protect those who depend on you. Fortunately, you have two affordable protection choices — term life and whole life insurance policies from CMFG Life Insurance Company.



TERM

The advantages of term life

Term life insurance is a cost-effective way to safeguard your home, your family, your possessions and even your business.

You may require life insurance protection for a number of reasons, including:

- Protection for your family — to help them maintain their lifestyle
- Protection for your home — to pay off your mortgage or other debts
- Protection for your income — to pay monthly ongoing bills
- Protection for your business — to provide funds for maintaining business operations
- Providing immediate cash — to pay last illness expenses, funeral costs, taxes and other legal fees

MEMBERS® Term Life Insurance, Elite Protection Plan, is designed to protect you against unexpected circumstances.

Term life provides protection for a specified number of years. If you die during that time period, the proceeds from the insurance can be used to alleviate financial hardships for your family, your estate and even your business.

As is true with any life insurance policy, death benefits are paid free of income taxes. However, benefits are only payable if death occurs during the term of the policy.

You choose the term and amount

If you are between the ages of 16 and 70, the Elite Protection Plan can help provide the protection you need — whether you select the 10-, 15-, 20- or 30-year level premium period. Death benefits remain level and can range from \$25,000 to \$1,000,000 or more.



WHOLE

The advantages of whole life

Whole life insurance is a permanent policy offering you dependable guaranteed benefits for life. You choose the amount of protection you need for the security of your family and your future.

- Premiums remain constant and are guaranteed never to increase.
- Benefits and cash values are guaranteed as long as premiums are paid.
- Your cash values accumulate on a tax-deferred basis.

Reliable coverage plus tax advantages

MEMBERS Whole Life Insurance, Primary Protection Plan is permanent protection with a guaranteed death benefit to age 121 — and with built-in cash values. In addition to continuous lifelong coverage, this insurance also provides a tax-deferred way for you to save for your future needs.

A strategic financial resource

When the cash value in your policy builds up, you can borrow against it. You are not required to repay policy loans. If you were to die with a loan outstanding, the death benefit payable to your beneficiary would be reduced by the amount of the outstanding loan balance and interest. If you were to terminate the policy, your outstanding loan would be recovered from the cash surrender value.

Guaranteed protection for all stages of your life



MEMBERS Whole Life, Primary Protection Plan can meet your needs throughout your life. While your children are young or while you have outstanding debts, the death benefit from the insurance could enable your family to pay off your mortgage, pay ongoing living expenses or fund the cost of education.

In your later years, you can keep your policy in full force or use your cash value to purchase a paid-up policy for a reduced benefit.

All guarantees are based on the claims paying ability of CMFG Life Insurance Company.

How much insurance do you need?

Use this life insurance needs analysis to estimate how much protection you need.

	Member/Client	Spouse/Partner
Income: How much income do you want replaced and for how many years? Use the Income Replacement Worksheet below to determine this cost.	\$ _____	\$ _____
Mortgage/Debt Funds: Determine the amount of debt you would like your survivors to pay off in the event of your death, including items such as mortgages, loans and credit cards.	\$ _____	\$ _____
Emergency Fund: A discretionary fund that is often calculated at six months of income.	\$ _____	\$ _____
Education/Dependent Fund: Typically, a family would like to establish an education fund for surviving children. This fund should also contain funding for dependents with special needs. Enter an amount or use the College Cost Worksheet below for help in determining an estimate.	\$ _____	\$ _____
Funeral/Administration Fund: Funding for funeral costs, last illness expenses, taxes and other legal fees.	\$ _____	\$ _____
 Estimated Total Cash Needs*	<u>\$ _____</u>	<u>\$ _____</u>
Less: Current Life Insurance	\$ (_____)	\$ (_____)
Less: Available Liquid Assets	\$ (_____)	\$ (_____)
 = Estimated Total Life Insurance Needs*	<u>\$ _____</u>	<u>\$ _____</u>

* Total needs calculated are an estimate and may vary due to individual circumstances. Please work with your licensed insurance agent to help determine your needs.

Income Replacement Worksheet

1. Total annual income your family would need if you died today. What your family needs, before taxes, to maintain its current standard of living. (Typically 60-75% of total income.)	\$ _____
2. Annual income your family would receive from other sources. (Social Security may be available.)	\$ _____
3. Income to be replaced. Subtract line 2 from line 1.	\$ _____
4. Capital needed for income. Multiply line 3 by appropriate factor in Table A.	\$ _____

College Cost Worksheet

1. Enter amount for each child to be funded, in today's dollars. (2016-2017 average 4-year costs, including room, board, tuition and fees, are: Public \$80,360; Private \$181,480.*)	\$ _____
2. Capital needed for college. Multiply line 1 by appropriate factor in Table B.	\$ _____
3. Repeat for each child.	\$ _____
4. Total of capital required.	\$ _____

* SOURCE: The College Board, Average Published Undergraduate Charges by Sector, 2016-17, Annual Survey of Colleges

Table A

Years income needed	Factor
10	8.1
15	11.1
20	13.6
25	15.6
30	17.3
35	18.7
40	20.0

Table B

Years before college	Factor
5	.82
10	.68
15	.56
20	.46

As your life changes, make sure those who depend on you are protected. Term life and whole life are cost-effective ways to safeguard your family, your home, your possessions and even your business.



CMFG Life Insurance Company

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Backed by the financial strength of a trusted company.

MEMBERS® insurance products are underwritten and guaranteed by CMFG Life Insurance Company (CMFG Life) and are backed by its financial strength and claims-paying ability. The Company is a leading provider of financial services to financial institutions and their valued customers worldwide. The CMFG Life vision is unwavering; to be a trusted company who delivers service excellence with customer-focused products and market-driven innovation. As of December 31, 2016, financial records of CMFG Life's parent, CUNA Mutual Holding Company, a Fortune 1000 company, indicated \$18.47 billion in assets, \$15.53 billion in liabilities and \$2.94 billion in policyholder surplus.

CMFG Life is rated A (Excellent), third-highest rating out of 16, by A.M. Best as of January 2017. Moody's Investor Service provided a financial strength rating of A2 to CMFG Life. The A2 rating ranks sixth-highest out of 21 ratings. In addition, Standard & Poor's Ratings Services provided a financial strength rating of A to CMFG Life. The A rating ranks sixth-highest out of 21 ratings. Ratings refer to the company's overall financial strength; they are not a recommendation of specific contract provisions, rates or practices. Guarantees are based on the claims-paying ability of CMFG Life Insurance Company.

CUNA Mutual Group is the marketing name for CUNA Mutual Holding Company, a mutual insurance holding company, its subsidiaries and affiliates.

Life insurance is sold by CMFG Life Insurance Company. The insurance is not a deposit and is not federally insured or guaranteed by the financial institution. MEMBERS Insurance & Investments is a marketing name used for the products and programs offered through CMFG Life Insurance Company.