MEMBERS® Wealth Protector
A Single Premium Whole Life Policy

CREATE A LEGACY

CUNA MUTUAL GROUP

CMFG Life Insurance Company

MEMBERS™

Insurance & Investments

Move confidently into the future™

WP-973106

1-0714-0816

A legacy you can count on.

As you look toward the future, have confidence that your hard work and planning will benefit the people or organizations you care about.

With MEMBERS® Wealth Protector, a single premium whole life policy, you can create a lasting legacy. It's simple: you don't need a lot of money or a complicated estate plan. You and your heirs both receive tax benefits, and best of all, it's guaranteed.[1]

The opportunity to give more

MEMBERS Wealth Protector creates an immediate increase to the assets you want to pass on to your beneficiaries. They receive this amount, called the death benefit, income-tax free.

We back your legacy with guarantees

CMFG Life Insurance Company guarantees the death benefit, so you know your legacy will be there from the day you purchase your policy.

Tax advantages

The MEMBERS Wealth Protector whole life policy can create a tax-efficient legacy for you and your beneficiaries:

- As the policy owner, your cash value grows tax-deferred.
- The assets you put into the policy are exempt from Required Minimum Distributions (RMDs), which begin at age $70^1/_2$ for IRAs and other qualified plans.
- The death benefit is generally paid tax-free to your beneficiaries.

Ideal for:

- Transferring assets from one generation to the next
- Leaving more to children, grandchildren or charities
- Reducing taxes for you and your beneficiaries
- Providing funds to cover funeral and related expenses

[1] All guarantees are based on the claims-paying ability of CMFG Life Insurance Company.

Access to help your peace of mind[1]

You may borrow up to 100% of the policy cash value less any existing loan balance and loan interest at any time for any reason. Loans may be taxable if the contract is a modified endowment contract, and any outstanding loans will reduce the death benefit.

In qualifying situations, we will pay out a portion of the death benefit to you during your lifetime. These situations include:

- You're diagnosed with a terminal illness.
- You're confined to a nursing care facility and expected to stay there for the remainder of your life.

The benefits of our mutual heritage: dividends and a voice

As a policyholder in CMFG Life Insurance Company you are entitled to policy dividends when declared from CMFG Life, a company that has been doing the right thing for policy owners since 1935. You are also entitled to ownership and voting rights in CUNA Mutual Holding Company, the mutual parent of CMFG Life.

Simplify legacy planning

MEMBERS Wealth Protector is a simple and easy way to transfer assets to the next generation. It simplifies inheritances for your beneficiaries as well. They receive the death benefit with the ability to bypass probate.

Dan and Susan are in their late sixties. Their family is very important to them, and they've come to their financial advisor to discuss estate planning.

They were excited to learn that by using MEMBERS Wealth Protector, they can create a guaranteed legacy with an immediate increase to the value of their children's inheritance.

Dan and Susan can take great comfort in knowing that they have created a legacy for their children.

Ask your representative to show you how the MEMBERS Wealth Protector can help you create a secure legacy.

[1] Accelerated death benefit options not available in NY. Confinement option not available in FL. Acceleration of benefits will reduce the policy benefits including cash values, policy loans, death benefits and paid up additions. See your policy for complete details. Taxes may apply.

The acceleration-of-life-insurance benefits offered are intended to qualify for favorable tax treatment under the Internal Revenue Code of 1986. If the acceleration-of-life-insurance benefits qualify for such favorable tax treatment, the benefits will be excludable from your income and not subject to federal taxation. Tax laws relating to acceleration-of-insurance benefits are complex. You are advised to consult with a qualified tax advisor about circumstances under which you could receive acceleration-of-life-insurance benefits excludable from income under federal law.

Backed by the financial strength of a trusted business partner.

MEMBERS® insurance products are underwritten by CMFG Life Insurance Company (CMFG Life), a leading provider of financial services to financial institutions and their valued customers worldwide. With more than 75 years of true market commitment, the CMFG Life vision is unwavering: to be a trusted business partner who delivers service excellence with customer-focused, best-in-class products and market-driven innovation. As of December 31, 2013, financial records of CUNA Mutual Group, the marketing name for CMFG Life, its affiliates and subsidiaries and a Fortune 1000 company, indicated $17.5 billion in assets, $15.1 billion in liabilities and $2.4 billion in policyowner surplus.

CMFG Life Insurance Company is rated A (Excellent), third-highest rating out of 16, by A.M. Best as of December, 2013. 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.

The death benefits of single premium life insurance policies are generally paid tax free; however, in some situations, ordinary taxes apply. Estate taxes may also apply. Single premium whole life insurance generally becomes a modified endowment contract unless it is issued as a 1035 exchange from a non-modified endowment contract. If a policy is a modified endowment contract, loans are treated as a taxable distribution to the extent of policy gain. Loans, withdrawals may be subject to a 10% federal tax penalty if made prior to age 59½. This is a brief discussion of the tax details for single premium whole life insurance and is not intended to provide tax advice. Please contact a tax professional for tax advice.

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

CUNA MUTUAL GROUP

CMFG Life Insurance Company

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