

How long could your family go without a paycheck?

Ask about Mortgage Payment Protection today.



Help protect your biggest investment... your home.

Mortgage Payment Protection is a voluntary insurance product that covers your mortgage payment* for a critical period in the event of a covered involuntary unemployment, disability or death.

What is critical period Mortgage Payment Protection?

It is economical coverage for a defined period of time that can be accessed multiple times over the policy's term. During a covered life event, Mortgage Payment Protection is designed to help:

- You continue to meet your mortgage payments for a critical period of time
- Buy you time to catch your breath and get back on your feet financially
- Free up money you would have used to pay your mortgage to help meet other financial obligations
- Reduce the need to dip into other investments such as your retirement fund.

Helps you prepare for the unexpected.

While some policies offer coverage for just one serious life event such as involuntary unemployment, disability or death, this unique plan helps provide a safety net for up to all three. Now you can rest easier knowing you may not have to worry about making your mortgage payments for a critical period should the unexpected occur.

It's simple to find out if you are eligible.

Just answer a few quick questions about your work and health to see if you are eligible--no doctors, exams or long questionnaires required.

Don't wait.

You can apply for Mortgage Payment Protection when you apply for a mortgage loan. It isn't available after you get your loan. Talk to your loan officer today to find out more.



More than 7 in 10 workers say if they lost their job, they could go no more than four months without experiencing significant financial hardship.¹



1 out of 3 consumers believe they don't have enough life insurance.²



1 in 4 admit to dipping into their retirement funds to pay debts.³



6 in 10 Americans have no emergency fund to fall back on.⁴

1 in 4 of today's 20 year-olds will become disabled before reaching age 67.⁵



3 out of 10 U.S. households have no life insurance at all.⁶



30-Day Trial Period

You can protect your loan for up to 30 days after receiving your Certificate of Insurance. If you change your mind before then, you may cancel for a full refund of the insurance charges paid.

* Payment amount includes principal and interest equal to your monthly payment at time of enrollment. Depending on your credit union's program specifics, the payment amount may also include any advances for property tax and insurance (private mortgage insurance and/or homeowner's insurance) paid into an escrow account that is included with the monthly mortgage payment.



MORTGAGE PAYMENT PROTECTION

Select the Option that Meets Your Unique Needs

Your loan officer can help you decide which coverage is best for you based on your personal situation and other insurance you may have in place. Choose from two voluntary Mortgage Payment Protection options:

Option 1: Involuntary Unemployment, Disability and Life Insurance

Option 2: Disability and Life Insurance

	Option 1: Involuntary Unemployment, Disability and Life Insurance	Option 2: Disability and Life Insurance																
How long is the critical period?	<ul style="list-style-type: none"> Up to 6 months for a covered event for involuntary unemployment. Up to 9 months for a covered event for event for disability. 12 months for a covered event for death. 	<ul style="list-style-type: none"> Up to 12 months for a covered event for disability. 36 months for a covered event for death. 																
Why doesn't this coverage pay off my mortgage?	<ul style="list-style-type: none"> Mortgage Payment Protection is designed to help you continue meeting your mortgage payments for a critical period of time following a serious life event, while fitting economically into your family's budget. It covers multiple serious life events that may cause borrowers to lose their homes; and benefits can be accessed multiple times for covered events during the term of the policy. Mortgage Payment Protection is not intended to replace term life insurance. Ask your mortgage loan officer if term life insurance would make sense for your personal situation. 																	
What do I get?	<ul style="list-style-type: none"> Your monthly mortgage payment will be made to your credit union following a qualifying event (e.g. involuntary unemployment, disability and death) for the critical period of time specified in the Certificate of Insurance. If a qualifying event occurs, the monthly mortgage payment made will be equal to your monthly payment of principal and interest on the effective date of insurance. Depending on your credit union's program specifics, the payment amount may also include any advances for property tax and insurance (private mortgage insurance and/or homeowner's insurance) paid into an escrow account that is included with the monthly mortgage payment. Coverage is for a 10-year term; you can qualify for multiple events during the term for involuntary unemployment and disability insurance. 																	
Who is eligible?	<ul style="list-style-type: none"> Borrower and Co-Borrower are eligible with a qualifying new or refinanced mortgage. Borrower and Co-Borrower are eligible through age 60 at time of application. Borrower and Co-Borrower need to satisfactorily answer the Evidence of Insurability questions about work and health; no medical exam, doctor statements or long questionnaire required. 																	
What does it cost?	<ul style="list-style-type: none"> Your rate is calculated based on a percentage of your mortgage payment. Rates vary by state and age of borrower. Contact your credit union for a cost estimate or see your personal quote below. 																	
Your Personal Quote* Based on monthly mortgage payment of <input type="text" value="\$"/> <p><small>*This is an initial quote only and could change based on your age and monthly mortgage payment amount.</small></p>	Monthly Premium Charge <table border="0"> <tr> <td>Borrower</td> <td>Co-Borrower</td> </tr> <tr> <td><input type="text" value="\$"/></td> <td><input type="text" value="\$"/></td> </tr> <tr> <td colspan="2" style="text-align: center;">Monthly Benefit Amount</td> </tr> <tr> <td colspan="2" style="text-align: center;"><input type="text" value="\$"/></td> </tr> </table>	Borrower	Co-Borrower	<input type="text" value="\$"/>	<input type="text" value="\$"/>	Monthly Benefit Amount		<input type="text" value="\$"/>		Monthly Premium Charge <table border="0"> <tr> <td>Borrower</td> <td>Co-Borrower</td> </tr> <tr> <td><input type="text" value="\$"/></td> <td><input type="text" value="\$"/></td> </tr> <tr> <td colspan="2" style="text-align: center;">Monthly Benefit Amount</td> </tr> <tr> <td colspan="2" style="text-align: center;"><input type="text" value="\$"/></td> </tr> </table>	Borrower	Co-Borrower	<input type="text" value="\$"/>	<input type="text" value="\$"/>	Monthly Benefit Amount		<input type="text" value="\$"/>	
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1 Gallup's Economy and Personal Finance Poll, April 2013 <http://www.gallup.com/poll/162176/workers-predicting-job-loss-pre-2008.aspx>

2 LIFE 2013 Insurance Barometer Study

3 How Millions of Americans are Ruining Their Retirement Savings," Money Morning. January 2013. <http://moneymorning.com/2013/01/17/>

4 Federal Reserve, US Census Bureau, IRS, 7/9/2014 <http://www.statisticbrain.com/american-family-financial-statistics/>

5 U.S. Social Security Administration, Fact Sheet April 2, 2014 <http://www.socialsecurity.gov/pressoffice/factsheets/basicfact-alt.pdf>

6 Facts about life. LIMRA, September 2013

CUNA Mutual Group is the marketing name for CUNA Mutual Holding Company, a mutual insurance holding company, its subsidiaries and affiliates. Mortgage Payment Protection is the marketing name for Group Mortgage Protection Insurance. Your purchase of Group Mortgage Protection Insurance, which may include Life and Disability Insurance underwritten by CMFG Life Insurance Company and Involuntary Unemployment Insurance underwritten by CUMIS Insurance Society, Inc., is optional and will not affect your application for credit or the terms of any credit agreement required to obtain a loan. Involuntary Unemployment is not available in all states. Certain eligibility requirements, conditions, and exclusions may apply. Please contact your loan representative, or refer to the Insurance Contract for a full explanation of the terms.



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Common Purpose. Uncommon Commitment.