

# CUNA Mutual Group

Eight decades of service.

Products designed to stand the test of time.



**CUNA  
MUTUAL  
GROUP**

Built to serve our members, CUNA Mutual Group works with over 95% of the credit unions in the U.S.<sup>1</sup> Through our brand, we have a demonstrable history of crafting products and services that are simple, transparent and easy to understand — including annuity solutions specially designed to meet our clients' individual needs for financial security and market opportunity.

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We back everything we do with stability, integrity and a strong level of support to help build peace of mind for the individuals and families we serve.

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<sup>1</sup> Based on 2017 internal reporting as stated in the CUNA Mutual Group annual report

<sup>2</sup> \$15.97 billion in liabilities and \$2.11 billion in policyholder surplus.

## Where strength meets simplicity

# 3,600

Employees at our corporate headquarters in Madison, Wisconsin and others nationwide

# 1000

We are a Fortune 1000 company

# 97

We have a presence in many dozen countries

# 80+

Years in business

# 18

Billion dollars in total assets of CMFG Life<sup>2</sup>

# 4

Years named as one of the World's Most Ethical Companies® by the Ethisphere Institute

# 2

Innovative investment platforms that are advancing the concept of risk control

# 1

Focused commitment to products that are easy to understand, easy to explain and easy to sell



## Fueling brighter futures

CUNA Mutual Group's purpose is to be the trusted insurance and investment provider for hardworking Americans, empowering them to achieve financial security and greater confidence in both today and tomorrow. To deliver on that goal, we provide:

- Annuities to meet the retirement needs of our customers, issued through both MEMBERS Life and CMFG Life, with over \$7.8 billion of annuity coverage in force administered under our CUNA Mutual Group brand
- Business protection and risk management services for virtually all credit unions (over 95%) and other financial institutions
- Credit life and disability insurance issued by CMFG Life, along with a wide range of credit union lending programs and services
- Individual life, health, accident, auto and home insurance for more than 17 million credit union members under our TruStage brand
- Personalized investment planning and guidance for credit union members through our wholly owned broker/dealer, CUNA Brokerage Services Inc.
- Retirement plans and administrative services to nearly 7,000 credit unions and small businesses across the country through CUNA Mutual Retirement Solutions

# Highly rated, highly respected

The financial strength ratings we receive from independent ratings organizations are evidence of our commitment to long-term success and the financial well-being of our customers. CMFG Life Insurance Company and MEMBERS Life Insurance Company, the underwriting companies operating under the CUNA Mutual Group brand, received these ratings in 2016:

**A.M. Best  
Company**  
**A (Excellent)**  
Third-highest  
rating of 16

**Moody's Investor  
Services**  
**A2**  
Sixth-highest  
rating of 21

**Standard & Poor's  
Ratings Service**  
**A**  
Sixth-highest  
rating of 21

In addition to those ratings, our solid financial profile, strong capitalization and consistent earnings have made CUNA Mutual Group one of the fastest-growing annuity companies in the U.S.\*

As of December 31, 2017, financial records indicated that CMFG Life Insurance Company had \$18.08 billion in assets, \$15.97 billion in liabilities and \$2.11 billion in policy-owner surplus. MEMBERS Life Insurance Company had \$2.59 billion in assets, \$2.57 billion in liabilities and \$19 million in equity.



CUNA Mutual Group was named 2017's Second-Most Reputable Insurance Company overall by Reputation Institute and ranked highest in the life and investment category.

## CUNA Mutual Group delivers products that bring retirement into focus

Our CUNA Mutual Group annuity products are based on the belief that to gain from the market, investors have to enjoy a balance of risk and reward that's right for each individual. Based in the Midwest and informed by Midwest values, CUNA Mutual Group brings a standard of quality and care that make our products valuable additions to a well-balanced, diversified retirement plan.

**Learn more by contacting the CUNA Mutual Annuity Solutions Desk at 877.345.4769 (GROW), option 1 or check out MEMBERSproducts.com.**

\*Specific to CMFG Life Insurance Company, a part of CUNA Mutual Group, as ranked by LIMRA Secure Retirement Institute US Individual Annuity Sales Report 4Q17

CUNA Mutual Group, a 2017 World's Most Ethical Company. "World's Most Ethical Companies" and "Ethisphere" names and marks are registered trademarks of Ethisphere LLC.



# A proud history of service and innovation

- 1935** CUNA Mutual Insurance Society incorporated in Madison, WI
- 1942** Ranked 121st among life insurance companies measured by total coverage in force<sup>1</sup>
- 1950** Ranked 60th among life insurance companies<sup>1</sup>
- 1955** Ranked the 29th largest insurance company in coverage in North America<sup>1</sup>
- 1960** Reached \$5 billion in coverage, the first insurance company to do so in its first 25 years<sup>1</sup>
- 1962** Established International Dept. serving 26 countries
- 1973** Insurance in force passed the \$20 billion mark<sup>1</sup>
- 1988** CUNA Mutual Insurance Society named the nation's number one provider of credit life insurance by A.M. Best Company<sup>2</sup>
- 2001** Ranked 22nd among financial services/insurance providers by *Information Week* magazine's 2001 list of businesses with advanced information technology practices and at least \$1 billion in revenue<sup>3</sup>
- 2002** Ranked 2nd overall and 1st among financial services/insurance providers in *Information Week* magazine's 2002 list of the largest and most innovative users of information technology among American businesses<sup>3</sup>
- 2009** Acquired CPI Qualified Plan Consultants, Inc., Great Bend, KS
- 2010** Celebrated its 75th Anniversary
- 2016** Ranked 14th among life/health insurance companies – 701st overall on *Fortune* magazine's list of 1,000 top American companies by 2015 revenue<sup>4</sup>
- 2017** One of the fastest-growing annuity companies in the U.S. by LIMRA International<sup>5</sup>

<sup>1</sup> Specific to CUNA Mutual Insurance Society

<sup>2</sup> As ranked by A.M. Best Rating Services, [ambest.com](http://ambest.com), CUNA Mutual Insurance Society, Inc. and CUMIS Specialty Insurance Company, Inc.

<sup>3</sup> CUNA Mutual Insurance Society & MEMBERS Life Insurance Company

<sup>4</sup> CMFG Life Insurance Company and CUMIS Insurance Society, Inc.

<sup>5</sup> Specific to CMFG Life Insurance Company, a part of CUNA Mutual Group, as ranked by LIMRA Secure Retirement Institute US Individual Annuity Sales Report 4Q17

# CUNA MUTUAL GROUP

HEADQUARTERS  
5910 Mineral Point Road  
Madison, WI 53705  
MEMBERSproducts.com  
800-356-2644

CUNA Mutual Group is the marketing name for CUNA Mutual Holding Company, a mutual insurance holding company, its subsidiaries and affiliates. Annuities are issued by CMFG Life Insurance Company (CMFG Life) and MEMBERS Life Insurance Company (MEMBERS Life) and distributed by their affiliate, CUNA Brokerage Services, Inc., member FINRA/SIPC, a registered broker/dealer and investment advisor, 2000 Heritage Way, Waverly, IA, 50677. CMFG Life and MEMBERS Life are stock insurance companies. MEMBERS® is a registered trademark of CMFG Life. **Investment and insurance products are not federally insured, may involve investment risk, may lose value and are not obligations of or guaranteed by any depository or lending institution.** All contracts and forms may vary by state, and may not be available in all states or through all broker/dealers.

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