



*CMFG Life Insurance Company*

P.O. Box 391 • 5910 Mineral Point Road • Madison, WI 53701-0391  
Phone: 800.356.2644

## **NOTICE TO APPLICANT: YOUR PRIVACY IS PROTECTED**

In order to evaluate your application for insurance, CMFG Life Insurance Company may ask you to complete questions on an application. Through these questions, you will provide us with medical or other personal information about yourself and any other person to be insured. Your credit union may also provide us with personal information related to your loan.

Medical information we collect about you will not be used or released for any purpose except as authorized by you, to underwrite insurance, to administer your coverage, to investigate and report fraud, or as required by law. Non-medical information may be disclosed when necessary to administer products and services we provide or as required by law. In order to provide you with information regarding other financial products or services, we may also disclose some portion of the non-medical information we collect to our affiliated companies, to non-affiliated third parties with which we have joint marketing agreements or as permitted by law.

You have the right to receive a detailed notice regarding our insurance information practices which will include a summary of your rights to access and correct all information which we may have collected. Requests should be made in writing to:

CMFG Life Insurance Company  
ATTN: Contract Administration 5710 G D14  
P.O. Box 391  
Madison, WI 53791-9915

**NOTICE CONCERNING  
POLICYHOLDER RIGHTS IN AN  
INSOLVENCY UNDER THE  
MINNESOTA LIFE AND HEALTH  
INSURANCE GUARANTY ASSOCIATION ACT**

If the insurer that issued your life, annuity, or health insurance policy becomes impaired or insolvent, you are entitled to compensation for your policy from the assets of that insurer.

The amount you recover will depend on the financial condition of the insurer.

In addition, residents of Minnesota who purchase life insurance, annuities, or health insurance from insurance companies authorized to do business in Minnesota are protected, SUBJECT TO LIMITS AND EXCLUSIONS, in the event the insurer becomes financially impaired or insolvent. This protection is provided by the Minnesota Life and Health Insurance Guaranty Association.

Minnesota Life & Health Insurance Guaranty Association  
4760 White Bear Parkway, Suite 101  
White Bear Lake, MN 55110  
(651) 407-3149

The maximum amount the Guaranty Association will pay for all policies issued on one life by the same insurer is limited to \$500,000. Subject to this \$500,000 limit, the Guaranty Association will pay up to \$500,000 in life insurance death benefits, but not more than \$130,000 in net cash surrender and net cash withdrawal values for life insurance, \$500,000 in health insurance benefits, including any net cash surrender and net cash withdrawal values, \$250,000 in the present value of annuity benefits, including net cash surrender and net cash withdrawal values; \$410,000 in present value of annuity benefits for structured settlement or for annuities in regard to which periodic annuity benefits, for a period of not less than the annuitant's lifetime or for a period certain of not less than ten years, have begun to be paid, on or before the date of impairment or insolvency, or if no coverage limit has been specified for a covered policy or benefit, the coverage limit shall be \$500,000 in present value.

Unallocated annuity contracts issued to retirement plans, other than defined benefit plans, established under section 401, 403(b), or 457 of the Internal Revenue Code of 1986, as amended through December 31, 1992, are covered up to \$250,000 in net cash surrender and net cash withdrawal values, for Minnesota residents covered by the plan provided, however, that the Association shall not be responsible for more than \$10,000,000 in claims from all Minnesota residents covered by the plan. If total claims exceed \$10,000,000, the \$10,000,000 shall be prorated among all claimants. These are the maximum claim amounts.

Coverage by the Guaranty Association is also subject to other substantial limitations and exclusions and requires continued residency in Minnesota. If your claim exceeds the Guaranty Association's limits, you may still recover a part or all of that amount from the proceeds of the liquidation of the insolvent insurer, if any exist. Funds to pay claims may not be immediately available. The Guaranty Association assesses insurers licensed to sell life and health insurance in Minnesota after the insolvency occurs. Claims are paid from this assessment.

**COVERAGE IS *NOT* PROVIDED IN ACCORDANCE WITH THE GUARANTY ASSOCIATION FOR ANY PORTION OF YOUR POLICY THAT IS NOT GUARANTEED BY THE INSURER OR ON ANY PORTION FOR WHICH YOU HAVE ASSUMED THE RISK, SUCH AS A VARIABLE CONTRACT INVESTED IN A SEPARATE ACCOUNT.**

THE COVERAGE PROVIDED BY THE GUARANTY ASSOCIATION IS NOT A SUBSTITUTE FOR USING CARE IN SELECTING INSURANCE COMPANIES THAT ARE WELL MANAGED AND FINANCIALLY STABLE. IN SELECTING AN INSURANCE COMPANY OR POLICY, YOU ARE ADVISED NOT TO RELY ON COVERAGE BY THE GUARANTY ASSOCIATION.

THIS NOTICE IS REQUIRED BY MINNESOTA STATE LAW TO ADVISE POLICYHOLDERS OF LIFE, ANNUITY, OR HEALTH INSURANCE POLICIES OF THEIR RIGHTS IN THE EVENT THEIR INSURANCE CARRIER BECOMES FINANCIALLY IMPAIRED OR INSOLVENT. THIS NOTICE IN NO WAY IMPLIES THAT THE COMPANY CURRENTLY HAS ANY TYPE OF FINANCIAL PROBLEMS. ALL LIFE, ANNUITY, AND HEALTH INSURANCE POLICIES ARE REQUIRED TO PROVIDE THIS NOTICE.