

FACTS		WHAT DOES CUNA MUTUAL GROUP DO WITH YOUR PERSONAL INFORMATION?							
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.								
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <table border="0" style="width: 100%; margin-top: 10px;"> <tr> <td style="width: 33%;">■ Social Security Number</td> <td style="width: 33%;">■ Medical information</td> <td style="width: 33%;">■ Retirement assets</td> </tr> <tr> <td>■ Income</td> <td>■ Checking account information</td> <td>■ Investment experience</td> </tr> </table> When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.			■ Social Security Number	■ Medical information	■ Retirement assets	■ Income	■ Checking account information	■ Investment experience
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How?	All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons CUNA Mutual Group chooses to share; and whether you can limit this sharing.								
Reasons we can share your personal information	Does CUNA Mutual Group share?	Can you limit this sharing?							
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or to report to credit bureaus	Yes	No							
For our marketing purposes – to offer our products and services to you	Yes	No							
For joint marketing with other financial companies	Yes	Yes							
For our affiliates' everyday business purposes – information about your transactions and experiences	Yes	No							
For our affiliates' everyday business purposes – information about your creditworthiness	No	We don't share							
For nonaffiliates to market to you	No	We don't share							
To limit our sharing	<ul style="list-style-type: none"> ■ Call 855.434.3744 – our customer representatives would be happy to take your call. ■ Visit us online: bivvy.com – Go to our CONTACT page and send us an email. <p>Please note: If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p>								
Questions?	Call toll-free 855.434.3744 or go to www.bivvy.com								

Who we are

Who is providing this notice?	CMFG Life Insurance Company; MEMBERS Life Insurance Company; CUNA Brokerage Services, Inc.; CUMIS Insurance Society, Inc.
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What we do

How does CUNA Mutual Group protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We restrict access to personal information about you to staff on a “need to know” basis.
How does CUNA Mutual Group collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ■ Apply for insurance ■ Open an account ■ File an insurance claim ■ Seek advice about your investments ■ Make deposits or withdrawals from your account We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> ■ sharing for affiliates' everyday business purposes – information about your creditworthiness ■ affiliates from using your information to market to you ■ sharing for nonaffiliates to market to you State law and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ■ <i>Our affiliates include financial companies such as MEMBERS Capital Advisors, Inc. and CUNA Mutual Insurance Agency, Inc.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ■ <i>CUNA Mutual Group does not share with nonaffiliates so they can market to you.</i>
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> ■ <i>Our joint marketing partners include credit unions, credit union service organizations, other insurers, and other financial institutions.</i>

Other important information

Arizona, Connecticut, Georgia, Massachusetts, Nevada, New Jersey, Ohio. Personal information may be collected from persons other than the individual or individuals proposed for coverage. In certain circumstances this information may be disclosed to third parties without authorization. A right of access and correction exists with respect to all personal information collected. For certain products, a more complete notice of information handling is available upon request.

California. You have the right to control the sharing of personal and financial information with affiliated companies and with outside companies that the financial institution contracts with to provide financial products and services. To exercise your right, refer to the “Important Privacy Choices for Consumers” disclosure. Once your privacy choices have been selected they do not change unless you request the change. We may not disclose your personal information with non-affiliated third parties unless you authorize us to, or if permitted by law.

Maine. You have the right to obtain access to your recorded personal information in our possession or control, to request correction if you believe the information to be inaccurate, and to add a rebuttal statement to the file if there is a dispute. You have the right to know the reasons for an adverse underwriting decision. Previous adverse underwriting decisions may not be used as the basis for subsequent underwriting decisions unless we make an independent evaluation of the underlying facts. You have the right, with very narrow exceptions, not to be subjected to pretext interviews. We may not disclose your personal information with non-affiliated third parties unless you authorize us to, or if permitted by law.