

<b>FACTS</b>		<b>WHAT DOES CUNA MUTUAL GROUP DO WITH YOUR PERSONAL INFORMATION?</b>							
<b>Why?</b>	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.								
<b>What?</b>	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: 5px;"> <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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<b>How?</b>	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.								
<b>Reasons we can share your personal information</b>	<b>Does CUNA Mutual Group share?</b>	<b>Can you limit this sharing?</b>							
<b>For our everyday business purposes –</b> 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							
<b>For our marketing purposes –</b> to offer our products and services to you	Yes	No							
<b>For joint marketing with other financial companies</b>	Yes	No							
<b>For our affiliates' everyday business purposes –</b> information about your transactions and experiences	Yes	No							
<b>For our affiliates' everyday business purposes –</b> information about your creditworthiness	No	We don't share							
<b>For nonaffiliates to market to you</b>	No	We don't share							
<b>Questions?</b>	Call toll-free 855.434.3744 or go to <a href="http://www.bivvy.com">www.bivvy.com</a>								

**Who we are**

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

<b>How does CUNA Mutual Group protect my personal information?</b>	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.
<b>How does CUNA Mutual Group collect my personal information?</b>	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>■ Apply for insurance</li> <li>■ Open an account</li> <li>■ File an insurance claim</li> <li>■ Seek advice about your investments</li> <li>■ Make deposits or withdrawals from your account</li> </ul> We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only <ul style="list-style-type: none"> <li>■ sharing for affiliates' everyday business purposes – information about your creditworthiness</li> <li>■ affiliates from using your information to market to you</li> <li>■ sharing for nonaffiliates to market to you</li> </ul> State law and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

**Definitions**

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

**Other important information**

**Alaska, New Mexico, North Dakota, Vermont.** We may not disclose your personal information with non-affiliated third parties unless you authorize us to, or if permitted by law.

**Illinois, Minnesota, North Carolina, Virginia.** 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.

**Montana.** You may request access to information CUNA Mutual Group collected about you during underwriting or servicing of your policy. If you believe this information may be incorrect, you may request that we correct, amend or delete the information. You have the right to request a list of individuals with whom we have shared any portion of your medical information during the past three years. As part of our underwriting practices, we may obtain information from an insurance support organization. Information obtained in the preparation of these reports may be maintained by the organization and subsequently disclosed to other companies that may use the same service.

**North Carolina.** We may not disclose your Social Security Number unless you authorize us to, or if permitted by law.

**Oregon.** You may request access to information CUNA Mutual Group collected about you during underwriting or servicing of your policy. If you believe this information may be incorrect, you may request that we correct, amend or delete the information. To make such a request, contact our service center at the number shown on the reverse side.

**Vermont.** We may not disclose information about your creditworthiness to our affiliates or your credit report or personal, financial, or health information to nonaffiliated third parties to market to you, unless you authorize us to, or if permitted by law.