

April 1, 2014

Dear Mid-Kansas Credit Union Member:

At CMFG Life Insurance Company, we regularly evaluate our products to ensure we are delivering value to the credit unions and members we serve. Due to a significant decline in demand from credit unions and their members, we have made the difficult decision to exit the Loan Protection (LP) and Life Savings (LS) product set currently offered to you through Mid Kansas Credit Union. LP and LS were developed more than 75 years ago and have been in a steady state of decline for the last several years. These products are structured as monthly policies where premium paid only covers the next month rather than building equity over time.

Per the terms of our contract, your group policy will expire on June 30, 2014.

Loan Protection: This insurance has been provided at no additional cost to you for loan(s) with Mid Kansas Credit Union. This coverage will cease on June 30, 2014.

As a possible replacement for your expiring Loan Protection coverage, Mid Kansas Credit Union will be offering MEMBER'S CHOICE[®] Credit Life Insurance, underwritten by CMFG Life Insurance Company. Credit Life Insurance is a member-pay insurance product that provides coverage on your loan(s) up to \$30,000 in case of the member's death.

To make the transition to Credit Life Insurance, we have arranged for a 60 day open enrollment period for you to apply for Credit Life Insurance. This means from July 1, 2014 through August 29, 2014, you may complete a Credit Insurance Application for existing loans without providing proof of insurability (i.e. health questions are not required); provided all eligibility requirements are still met. Please call your credit union at 888.345.2980 for an application or to learn more about this product.

Life Savings: This life insurance has been provided at no additional cost to you for eligible share deposits up to a maximum of \$2,000. Coverage on existing insurable deposits will end on July 31, 2014, the last day of the conversion period. All claims incurred on or before July 31, 2014 will be honored.

We know many members value the peace of mind and security that life insurance provides. That's why we wanted you to know you can convert your Life Savings coverage to a guaranteed issue Primary Protection Plan, underwritten by CMFG Life Insurance Company. This new policy would provide life insurance coverage up to \$2,000. If you decide to take advantage of the conversion option, you must apply by July 31, 2014. You will be responsible for premium payments, and your new policy will be effective after you complete the application process. Your premiums will be based on your age at time of application.

Conversion is simple. Just request, complete, and return an application with your first premium payment directly to CMFG Life Insurance Company by July 31, 2014, in order to receive coverage. To request the application, call 855.728.5205 to speak with a fully licensed insurance representative. Our staff will review your situation with you and provide guidance to ensure you have the right type and amount of insurance protection for you and your family based on your current and future needs.

Please contact CMFG Life Insurance Company at 855.728.5205 with any questions.

Sincerely,



Jim Power
Executive Vice President, Chief Products Officer
CUNA Mutual Group