



MEMBER'S CHOICE

# credit disability insurance

Planning for your future is about making the best choices for you and your family – whether it's improving your standard of living or protecting your financial future.

## Protecting your financial future

Choosing to take out loans to buy a new car, finance a special vacation, or renovate your home are ways you improve your standard of living. And, planning your family's financial future by requesting credit disability insurance on your loans can help your family keep their standard of living if your income is reduced or eliminated due to a disabling injury or illness.

## Protection that pays

A disabling injury or illness, that prevents you from earning an income, can change your family's standard of living in an instant, making financial commitments difficult to meet. Coping with a family member's disability or injury can be emotionally and physically stressful. Struggling to make loan payments on a reduced or lost income is another heavy burden your family shouldn't have to bear.

When you choose to protect your loans with MEMBER'S CHOICE™ credit disability insurance, you're planning for your family's financial future.\* If you're disabled from work due to injury or sickness, your monthly loan payments will be paid until you're no longer disabled, your loan is paid, or you reach the policy maximum.\*\* This helps conserve your family's savings and allows them to use other insurance funds to meet day-to-day living expenses, preserving the standard of living you worked so hard to achieve.



69% of disabling injuries suffered by workers occurred off the job.<sup>1</sup>

- Every **13 seconds** an American is injured in an automobile accident.
- Every **four seconds** an American is injured in their home.

63% of workers have no short-term disability coverage.<sup>2</sup>

Disability income policies commonly provide 50%-70% of an insured's pre-disability income.<sup>3</sup>

32% of Americans say they have just enough (and sometimes not enough money) to meet their basic needs.<sup>4</sup>

46% of families filing bankruptcy have experienced a medical-related problem.<sup>5</sup>

MEMBER'S CHOICE™ credit disability insurance is underwritten by CUNA Mutual Insurance Society.

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## Simple and quick enrollment

MEMBER'S CHOICE credit disability insurance is available on many consumer loans. Simply ask your loan officer at the time you open your loan to confirm eligibility. If you're eligible, select credit disability insurance on your enrollment documents and sign your name. Once the loan is closed, you're enrolled. For easy payments, your premium will be included in your loan payments.

## The benefits of MEMBER'S CHOICE payment protection

- Simple and quick enrollment – on your enrollment document, choose credit disability
- Immediate coverage – when the loan closes, you're covered
- Easy payment – premium is included in monthly loan payment
- Financial security – in the event of disability, loan payments will be covered up to your maximum benefit
- Peace of mind – know that your loan payments are covered when you're unable to pay
- Complements existing insurance – credit disability covers your loan payments so other funds can be used to care for your family's day-to-day expenses
- Maintains family's living standard – loan payments are made so family assets and savings are preserved

\*Check with your loan officer for more details on MEMBER'S CHOICE credit disability insurance, including exclusions, limitations, and maximum benefits.

\*\*Covered loan payments are subject to the terms and conditions of the policy.

<sup>1</sup> Based on National Safety Council, Injury Facts, 2007 Edition (2005 data)

<sup>2</sup> National Compensation Survey, U.S. Department of Labor, 2006

<sup>3</sup> American Council of Life Insurers Website, Life Insurers Fact Book, 2005

<sup>4</sup> Pew Research Center Survey, 2006

<sup>5</sup> Health Affairs, Market Watch, 2005 (Based on 2001 Consumer Bankruptcy Project Data)



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