

Benefit Package Comparisons

**LifePlus Disability and IU
Life Plus**
Balance Cancellation †
Payment Cancellation ≠
Accident & Sickness
Graded Benefits at Age of Death †
Disability
Payment Cancellation
Accident & Sickness
30 day Elimination Period (30NR)
Involuntary Unemployment
Payment Cancellation
30 day Elimination Period (30NR)
† Applies to death, Terminal Illness and Accidental Dismemberment
≠ Applies to Hospitalization, Family Medical Leave and Loss of Life of a Non-Protected Dependent

**LifePlus Disability
Life Plus**
Balance Cancellation †
Payment Cancellation ≠
Accident & Sickness
Graded Benefits at Age of Death †
Disability
Payment Cancellation
Accident & Sickness
30 day Elimination Period (30NR)
Involuntary Unemployment
Not Applicable

**LifePlus
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Balance Cancellation †
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Accident & Sickness
Graded Benefits at Age of Death †
Disability
Not Applicable

Involuntary Unemployment
Not Applicable

Rates

LifePlus Disability and IU	\$0.369 per \$100 Single/ \$0.569 per \$100 Joint
LifePlus Disability	\$0.269 per \$100 Single/ \$0.469 per \$100 Joint
LifePlus	\$0.109 per \$100 Single/ \$0.169 per \$100 Joint

NOTE: Rate is applied to the outstanding Loan balance each month; however, if the outstanding Loan balance is greater than \$75,000, the rate will not apply to the amount that exceeds \$75,000.

Protection Eligibility

Disability: Borrowers must be actively working, for wages or profit 25 hours or more per week on the Effective Date of Protection* for the Advance.
Involuntary Unemployment: Borrowers must be actively working, for wages or profit 25 hours or more per week on the Effective Date of Protection* for the Advance.

Benefit Qualifications

Disability: To qualify for Disability, the Borrower must (a) meet the definition of Disability for at least 30 consecutive days; and (b) not be actively working at any job or combination of jobs paying an income equal to or exceeding 80% of the income being earned from the Borrower's Active Employment immediately preceding the date the Borrower qualified for Disability.
Involuntary Unemployment: To qualify for Involuntary Unemployment, the Borrower must (a) meet the definition of Involuntary Unemployment for at least 30 consecutive days; (b) be receiving or has received state unemployment benefits for the period of unemployment for which the Borrower is requesting Protection Activation; (c) be seeking Active Employment; and (d) provide Us or Our Administrator with proof of qualification for Involuntary Unemployment protection at the time of Protection Activation and throughout the protected period.

Benefit Types

Balance Cancellation: Protected Balance is cancelled up to the maximum. See Benefit Maximums section.
Payment Cancellation: All or a portion of the Protected Payment is cancelled, up to the maximum, and the Loan principal declines. See Benefit Maximums section.

Causes Protected

Accident & Sickness: During the first 6 months immediately following the Effective Date of Protection* for the Advance, protected events resulting from Accidental Injury are protected and Sickness not resulting from a pre-existing condition. After 6 months, protected events due to both Accidental Injury and Sickness are protected.

When Benefits Begin

30 Day Elimination Period (30NR): If the protected event continues more than 30 days, benefits begin on the 31st day following the protected event.

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Non-Protected Events

All Options:

An event will not be protected under the Contract if it:

- is the result of a felony committed by the Borrower;
- is caused by or results from an atomic explosion or any other release of nuclear energy (except when used solely for medical treatment);
- is the result of an elective cosmetic surgery;
- is the result of an intentionally self-inflicted injury;
- is the result of an assisted suicide or an attempted assisted suicide; or
- occurs prior to the Effective Date of Protection.

Life Plus:

A death event (other than death of a Non-Protected Dependent) is not protected if it:

- occurs within the 6 months immediately following the Effective Date of Protection* for the Advance, and is related to a pre-existing condition for which the Borrower received advice, diagnosis, or treatment (including medication) within the 6 months immediately preceding the Effective Date of Protection* for the Advance; or
- is the result of suicide that occurs within the 12 months immediately following the Effective Date of Protection* for the Advance.

An event (other than the Borrower's death) will not be protected if the event occurs within the 6 months immediately following the Effective Date of Protection* for the Advance.

Disability:

Disability is not protected if it:

- occurs within the 6 months immediately following the Effective Date of Protection* for the Advance, and is related to a pre-existing condition for which the Borrower received advice, diagnosis, or treatment (including medication) within the 6 months immediately preceding the Effective Date of Protection* for the Advance; or
- is related to a normal pregnancy.

Involuntary Unemployment:

Involuntary Unemployment is not protected if it:

- includes any Annual, Regularly Scheduled, or Seasonal Layoff or any period of unemployment that occurs while the Borrower is a Temporary Employee, independent contractor, self-employed, or employed by a joint Borrower;
- includes any retirement, vacation, strike, unionized labor dispute, lockout, termination due to the Borrower's Willful or Criminal Misconduct, voluntary unemployment, voluntary loss of wages, or spousal relocation;
- occurs within the 6 months immediately following the Effective Date of Protection* for the Advance.

* Effective Date of Protection means the later of: (1) the date the Borrower purchased protection under this program option; (2) the date we reinstate the Borrower's protection under the Contract if applicable; or (3) the date of an Advance under a protected Loan.

Benefit Maximums

Life Plus:

†Before the end of the month during which the Borrower reaches age 70:

100% of the Protected Balance up to a maximum of \$75,000.

After the end of the month during which the Borrower reaches age 70:

25% of the Protected Balance up to a maximum of \$18,750.

≠ Protected Payment for 3 months up to a maximum of \$3,000.

Disability:

Protected Payment for 12 months up to a maximum of \$12,000.

Involuntary Unemployment:

Protected Payment for 6 months up to a maximum of \$6,000.

†Benefit Maximums apply to death, Terminal Illness and Accidental Dismemberment

≠ Benefit Maximums apply to Hospitalization, Family Medical Leave and Loss of Life of a Non-Protected Dependent

Filing a Claim

To file a claim electronically, go to Claims Online at TruStage website, www.trustage.com.

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