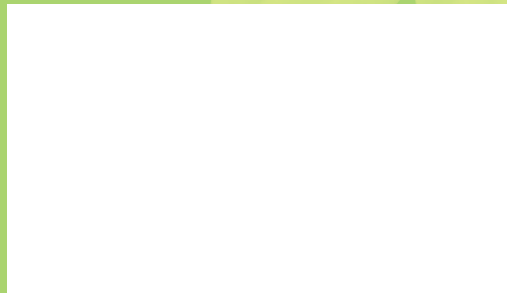


## About Credit Union MEMBERS Financial Services.™

Credit Union MEMBERS Financial Services is a comprehensive programme designed to deliver high quality financial solutions to credit union members and is brought to you by CUNA Mutual Group, which has been meeting the financial and insurance needs of credit union members for over 60 years. All these products are offered through the convenience of a trusted institution, your credit union.



Family Protection Plan may be subject to certain age and coverage restrictions. A six month waiting period applies. Two years for deaths caused by suicide. Failure to pay the regular premiums will result in cancellation of the policy. Any overdue premiums will be deducted from the benefit payment. The death benefit may be subject to taxation. Please ask your credit union for further details. CUNA Mutual Insurance Society is authorised and regulated by the Financial Services Authority. Registration number: 202104. CUNA Mutual's registered address is Faraday Wharf, Aston Science Park, Holt Street, Birmingham, B7 4BB.

## Family Protection Plan

**Financial comfort when you and your loved ones need it most.**

"I would like to take the opportunity to thank Voyager Credit Union and CUNA Mutual Group. I made a two minute phone call and just a few days later received a cheque.

The service was completely hassle-free. Thanks again."

Mr. Millard, Member of Voyager Credit Union Ltd.

"Our staff and members have found the plan to be excellent value for money."

Stuart Haynes, Credit Control Administrator, Leeds City Credit Union Ltd.

**Could you lay your hands on £4,500 for funeral expenses if a member of your family died?**

**A Family Protection Plan from your credit union makes sure you can.**

ALL TOGETHER. BETTER OFF.



ALL TOGETHER. BETTER OFF.



## The average cost of a funeral in the UK is £4,500.

There aren't many of us who, faced with the unexpected cost of a funeral for a family member, could instantly lay their hands on this kind of money.

So what would you do if something were to happen to a close relative?

Worse still, what would your family do if something were to happen to you?

A death in the family causes stress and upset, so at a time like this the last thing those left behind need is financial worry.

The Family Protection Plan pays the bills – so you don't have to.

- **The plan** allows you to protect yourself and up to five members of your family under one policy.
- **The plan** can include your spouse or partner, any two parents (yours, your partners' or any combination) and your children up to the age of 26. (Disabled children however, can be covered for life if enrolled before they are 26.)
- **The plan** pays a cash sum in the event of a death of any of the people on the plan.
- **The plan** allows you to add a replacement named member to the policy if an existing named member passes away.\*
- **The plan** can be used to help with any of the costs associated with the funeral and you are free to spend the money however you see fit, for example the wake, travel expenses for relatives etc.

\*Restrictions apply

## One low monthly payment covers six people

For just one monthly payment you can cover yourself and your family. There are four levels of cover available so you can choose the one that suits you.

| Plan   | Monthly Payment<br><small>One simple payment covers everybody named on the plan</small> | Death Benefit<br><small>Paid on the death of anyone named on the plan</small> |
|--------|---|---|
| Plan A | £9-60   | £2,000  |
| Plan B | £14-40  | £3,000  |
| Plan C | £19-20  | £4,000  |
| Plan D | £28.80  | £6,000  |

## No medical required

Many similar policies insist on a medical for all members of the plan. With the Family Protection Plan no medical examination is needed. What's more, anyone up to the age of 70 can be named on the plan. To enrol, simply complete and return the attached form to your credit union along with your first month's payment.

## Easy to claim

The efficient claims process means that a cash lump sum is paid within two working days of receipt of your claim, so the money is there when you need it most. No hassle. No worries. No-one likes to dwell on the subject of death, but once you have decided on the Family Protection Plan you can forget about it and take comfort from knowing that you've done the right thing for yourself and your family.

Ask your credit union for terms & conditions.

# The Family Protection Plan

To apply please complete the form and return to your credit union along with a cheque for your 1st month's payment

Indicate your complete name, date of birth, age and the relationship of all individuals enrolling in the plan including yourself.

| Title | First Name | Middle Initial | Last Name | Relationship to Member | Day | Date of Birth<br>Month | Year | Age | Sex |
|-------|------------|----------------|-----------|------------------------|-----|------------------------|------|-----|-----|
| 1.    |            |                |           | Member                 |     |                        |      |     |     |
| 2.    |            |                |           |                        |     |                        |      |     |     |
| 3.    |            |                |           |                        |     |                        |      |     |     |
| 4.    |            |                |           |                        |     |                        |      |     |     |
| 5.    |            |                |           |                        |     |                        |      |     |     |
| 6.    |            |                |           |                        |     |                        |      |     |     |

My membership no. \_\_\_\_\_

My complete address \_\_\_\_\_

\_\_\_\_\_  
 (Postcode) \_\_\_\_\_

1. If any of your dependants are disabled please state their name(s) here \_\_\_\_\_

2. Are you presently covered under another Family Protection Plan?  Yes  No

3. Have you previously had a Family Protection Plan Certificate with your current Credit Union?  Yes  No

The 6 month waiting period applies to non-accidental death.

Name of my credit union \_\_\_\_\_

Indicate the plan selected:

Plan A (£9-60 per month)  Plan B (£14-40 per month)

Plan C (£19-20 per month)  Plan D (£28.80 per month)

Start date of policy (must be first day of month) \_\_\_\_\_

Signature \_\_\_\_\_

Certain limitations do apply. The effective date of your insurance cover will always be the first day of the month following enrolment.