

Dear 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 Life Savings product currently offered to eligible member share accounts opened prior to August 1, 2003, through Riegel Federal Credit Union. Life Savings was developed more than 75 years ago and has been in a steady state of decline for the last several years. Life Savings is structured as a monthly policy 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 October 31, 2013. All claims incurred on or before December 1, 2013 will be honored.

We know many of you 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 \$4,000. If you decide to take advantage of the conversion option, you must apply by December 1, 2013. 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 December 1, 2013, 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