



**Best Niche
Insurer 2005***
and
**Best Technology
Innovation 2005***
* as voted at the Australian
Banking and Finance
Insurance Awards

Strength, Knowledge, Commitment, Partnership



CUNA MUTUAL GROUP

Proudly supporting Australian credit unions for 35 years

what do we believe in?

“Quite simply, we believe that our first task is to dedicate ourselves to supporting those people who created us and, in turn, have supported us over the years”

Bernard Rowley
Chairman
CUNA Mutual Life Australia Limited



Who are we and what is our history?

The CUNA Mutual Group has a long history of serving the members of credit unions and other non-bank financial institutions, in Australia and around the world.

The CUNA Mutual Insurance Society, the parent organisation of the CUNA Mutual Group in Australia, was created in 1935 by the credit union movement in the USA. In 1969 the CUNA Mutual Group was established in Australia.

Today the CUNA Mutual Group, with assets of more than US\$14 billion, focuses its business worldwide in 10 countries and offers insurance and investment solutions to the members of more than 99% of credit unions in the USA. In Australia, we provide general and life insurance solutions to a wide number of local financial institutions including over 90% of Australia's credit unions.

We are the leading underwriter of group credit life and disability insurance in the world.

Our support of credit unions and their members goes far beyond the provision of quality personal insurance products. We also provide a range of commercial products and risk services which are essential to the secure operation of your credit union.

Our promise to you

We will continue to invest in developing products and services designed with your needs in mind and to help you create real financial security.

You can feel safe knowing you are protected with CUNA Mutual Group.

The CUNA Mutual Group

living our values

Your decision to place your insurance with your credit union was no doubt, in some part, due to the special relationship and service you enjoy with them as a member.

We believe you should also enjoy that same kind of relationship with us. We value your business with us, no matter how large or small it is.

We offer you specialised insurance services through our MemberCare range of insurance solutions which are designed to help you protect your lifestyle.

MemberCare is not just the name given to our products, it is also the philosophy by which we demonstrate our commitment to you and it underpins our service values.

What we believe

Our insurance solutions developed with you in mind

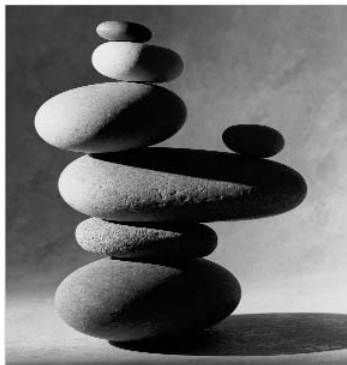
Our MemberCare range of personal insurance solutions are straightforward and affordable. We have sought to provide you with strong financial protection and peace of mind by creating a range of accessible products which offer you the right cover at the right price.

We offer you insurance solutions for your home, investment property, car and caravan as well as personal protection products for your mortgage and other loans, and life insurance solutions to protect your family's lifestyle.

By insuring with MemberCare, you have the convenience of all your banking and insurance under the one roof and the security of knowing that your insurance is endorsed by your own credit union.

Why Insure with MemberCare?

- ✓ Straight forward, affordable insurance solutions
- ✓ Strong financial protection
- ✓ Competitive premiums
- ✓ Flexible payment options
- ✓ Easy and stress-free claims settlement



Our insurance solutions for you

philosophy of excellence

The cornerstone of our MemberCare philosophy is a policy of excellence in customer service. We extend this philosophy to every member and every credit union.

When you insure with CUNA Mutual Group our commitment to you is that we will always seek to be knowledgeable, proactive, flexible, responsive and easy to deal with. Our Service teams are highly trained and aware of your need for fast and personal customer service without delays or excuses.

When the unfortunate time comes to make a claim, you will find our processes are easy and stress-free, with no complicated forms to fill out. Most important of all, our claims team is dedicated to helping you throughout the claims process, answering any questions and providing support when it is most needed.

Meeting your service expectations



For more information on the CUNA Mutual Group's range of MemberCare products, speak to your credit union today.

Before acting on the advice and deciding to acquire or continue to hold an insurance product(s) you should carefully read and consider the Product Disclosure Statement(s) (PDS) and consider whether the advice provided is appropriate to your financial situation, objectives and needs. PDSs are available from your Credit Union or CUNA Mutual Group.

MemberCare products are issued by CUNA Mutual General Insurance, a business name owned by CUMIS Insurance Society Inc ABN 72 000 562 121 AFSL 245491. (Incorporated in Wisconsin U.S.A. The members of the Society have no liability.) and/or CUNA Mutual Life Australia Limited ABN 83 089 981 073 AFSL 245492.

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