

Pandemic Risk Due Diligence

Frequently Asked Questions



Question	Response
Primary Impact Risk	
Are there any disruptions to the products or services that are being planned or expected with regards to COVID-19 (release dates, travel arrangements, delivery timelines)?	Please reference the Stronger Together page on www.cunamutual.com for products/services updates, as well as updates on travel policies, meeting and events, etc.
How will we receive communication in the event of a disruption?	CUNA Mutual Group has an incident response plan that includes determining the appropriate notifications to our customers.
Business Resiliency Risk	
Are your third parties providing regular updates on their ability to deliver products and services?	Yes.
Have you done an assessment of your third parties' resiliency plans?	Yes. CUNA Mutual Group third parties' business resiliency are reviewed on a regular basis. Please reference our Sourcing & Vendor Management practices and controls in the CUNA Mutual Group Basic Due Diligence Package available on the Due Diligence Center on www.cunamutual.com .
Pandemic Risk	
Do you have a pandemic policy?	Yes.
Do your third parties have a pandemic policy?	Yes. Please reference our Sourcing & Vendor Management practices and controls in the CUNA Mutual Group Basic Due Diligence Package available on the Due Diligence Center on www.cunamutual.com .
Concentration Risk	
Where are your greatest geographic concentrations of products/services delivery?	CUNA Mutual Group's headquarters are located in Madison, WI, with additional offices in Waverly, IA, Fort Worth, TX, and Great Bend, KS. Currently, there are no outbreak concentrations in any single physical location.
Where are your greatest geographic concentrations of third parties?	CUNA Mutual Group cannot disclose the geographic locations of its third parties; however, please refer to our Sourcing & Vendor Management practices and controls in the CUNA Mutual Group Basic Due Diligence Package available on the Due Diligence Center on www.cunamutual.com for additional details.
Remote Work Risk	
Are you able to deliver the products/services via a remote workforce and are you initiating work-from-home policies for personnel involved in delivering the product or service?	Yes. State guidelines have encouraged much of our workforce to work remotely. New work-from-home security policies are not being initiated at this time because remote work is a consistent part of our day-to-day operations.

Question	Response
<p>Are your third parties initiating work-from-home policies for personnel involved in delivery of the products/services?</p>	<p>Yes. Any CUNA Mutual Group third parties that have access to or may be handling member data are bound by contract to protect the data, and their security processes and practices are reviewed on a regular basis.</p> <p>Please refer to the following sections in the CUNA Mutual Group Basic Due Diligence Package available through the Due Diligence Center on www.cunamutual.com:</p> <ul style="list-style-type: none"> • Standard Privacy/Security Contract Terms for Third Party Service Providers • Sourcing & Vendor Management practices and controls
<p>Regarding your work-from-home employees, does your company support multifactor authentication and use of a virtual private network (VPN)?</p>	<p>Yes. Multifactor authentication is required for remote access to systems on CUNA Mutual Group's network. CUNA Mutual Group standard equipment has VPN pre-loaded and supports multifactor authentication. Refer to the CUNA Mutual Group Basic Due Diligence Package available through the Due Diligence Center on www.cunamutual.com.</p>
<p>Financial Solvency Risk</p>	
<p>Describe the impact to your financial resiliency plan to weather this event within the next three (3) months of disruption?</p>	<p>The company models and plans for various financial events, including pandemic and interest rate shocks. Robust liquidity and capital planning ensures that the Company has adequate resources and sufficient capital to address obligations under normal circumstances, as well as under modeled shocks and other stress scenarios.</p>
<p>Describe the impact to your financial resiliency plan to weather this event between 3-6 months of disruption.</p>	<p>The Company maintains a disciplined asset-liability management (ALM) program designed to protect profitability over varying interest rate environments. The Company's ALM position is monitored with projections of asset and liability cash flows over a wide range of interest rate scenarios reflecting dynamic customer behavior. In addition, the investment portfolio is actively managed and well diversified and reflects the nature of the company liabilities, which supports the Company's financial strength.</p>