

TruStage[®] Program News: September 2022



Program Announcements

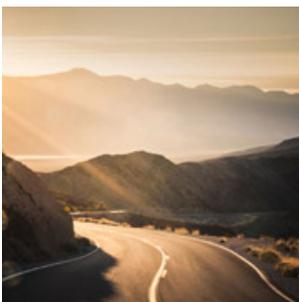
TruStage[®] Auto & Home Program Alternative Carrier Royalty Increase



In August of 2017, the TruStage Auto & Home Insurance Program launched the multi-carrier program. This program expanded Liberty Mutual's quoting capabilities for your members to offer coverage through alternative carriers if pricing or coverage options through Liberty Mutual aren't the right fit. Now more than ever, it is important to have carrier and coverage choices that meet members' needs and budgets. Effective August 1, 2022, we are excited to announce an **increase to the royalty rate you receive** for policies sold through these carriers to match our primary carrier, Liberty Mutual.

Latest News

Preparations for CUNA Mutual Group's Transition to TruStage Continue



We are busy working behind the scenes, preparing for our May 2023 TruStage brand launch. There is nothing for you to do at this time; we will keep you well informed of our progress in the months ahead.

[Learn More](#)

“Members at the Center Campaign” – NAFCU Innovation Award Finalist



As COVID-19 disrupted nearly every aspect of life, credit union members experienced new levels of worry that amplified their need for people-centric guidance. From job furloughs and health scares to losses of childcare and the anxieties of homeschooling, people at all life stages were looking for creative, simple solutions to calm their unease.

Credit unions are ideal providers of those creative, simple solutions consumers were searching for. With a richer understanding of exactly what members were still facing in their everyday lives, credit unions could have a meaningful impact.

To enable this richer understanding of members' needs, leaders of CUNA Mutual Group's TruStage Insurance Program created a special campaign coined "Members at the Center."

The campaign, which continues to execute across multiple touchpoints, centered on three pieces of advice for credit unions:

1. Serve each member personally
2. Provide what they need for where they are in life
3. Empower members to protect their families, aspirations, and achievements

[Learn More](#)

Discovery™ 2022 Top Rated Sessions On-Demand



Discovery
2022

At this year's Discovery™ conference on August 11, we saw great attendance at many of our sessions. Credit union leaders gained new insights for their strategic planning and networked with their peers, learning what others are doing to help serve their credit unions, members, and communities. Watch our highest-ranked sessions at our On-Demand Hub.

- **Keynote:** New Rules for a New World, The Necessary Shift from Leadership to Leadering
- **Panel Discussion:** The Next Generation Board Members, Financial Well-Being for All in Action
- **Breakout Sessions:** U.S. Economic Outlook & Its Impact on Credit Unions for 2022 & Beyond, Cryptocurrency & Blockchain for Credit Unions, Creating a Strong Culture in a Remote Work Environment

View On-Demand

Industry Insights

Diversity, Equity, and Inclusion (DEI) in the Workplace



The second in a series of videos (4 min. 5 secs.) on DEI in the credit union movement, Joe Hankey, CUNA Mutual Group's Director of Diversity, Inclusion and Belonging, shares best practices for creating an inclusive and equitable environment for staff.

To learn about how CUNA Mutual Group's DEI advisors can guide your credit union's multicultural business strategy, see [DEI Services' offerings](#).

Watch Video

Do Female Members Have the Life Insurance They Need?



Women in the U.S. are much less likely to have life insurance than men. According to 2022 research from LIMRA, 47% of U.S. women aged 18 – 75 own life insurance compared to 58% of men.¹ Information from the U.S. Census suggests that roughly 57 million women need life insurance vs. approximately 51 million men, with need being defined as either having no or not enough life insurance.²

Life Insurance Awareness Month in September is a perfect time for your credit union to help address this gap. However, don't view your female members as a single homogenous group or you'll miss key opportunities to understand and serve them.

Before learning how to connect with female members, it's useful to consider why many may not own life insurance. According to LIMRA³, the following reasons top the list for all consumers, with women being more likely to cite each reason:

- The belief that it's too expensive
- Other financial priorities
- Not knowing how much or what type to get

Beyond gender, you can also better target your message to women if you understand the gaps across three other demographics: age, race/ethnicity, and household income.³ The **2022 What Matters Now™** research report shares these insights and more to help you in developing a deeper, more nuanced relationship with your female members.

[View Blog](#)

TruStage Resource Center⁴

- [View Member Mailing Samples](#)
- [Get Multimedia Marketing Materials](#)
- [Run Your Program Results](#)

Previous Editions

- [August](#)
- [July](#)
- [June](#)

¹LIMRA Insurance Brief: U.S. Women 2022

²U.S. Census Bureau, Population Division, Demographic Analysis Total U.S. Resident Population by Age, Sex, and

Series, December 2020 as cited by LIMRA 2022 Barometer Study

³LIMRA 2022 Insurance Barometer Study

⁴Access required. Click [Edit Services and Roles](#) to request access to CU Navigator, the TruStage Media Center, and the TruStage Program Resource Center. Your request will be forwarded to your credit union security administrator for review and approval.

Thank you for your continued support of the TruStage Insurance Program. If you have any questions, please call [800.428.3932](tel:800.428.3932).

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