

Protect One

Home Equity Product Information Sheet



Benefit Package Comparisons

LifePlus Disability & Unemployment Life Plus Balance Cancellation * Payment Cancellation ≠ Accident & Sickness Graded Benefits at Age of Death *	LifePlus Unemployment Life Plus Balance Cancellation * Payment Cancellation ≠ Accident & Sickness Graded Benefits at Age of Death *	LifePlus Disability Life Plus Balance Cancellation * Payment Cancellation ≠ Accident & Sickness Graded Benefits at Age of Death *	Disability Unemployment Life Plus <i>Not Applicable</i>	LifePlus Life Plus Balance Cancellation * Payment Cancellation ≠ Accident & Sickness Graded Benefits at Age of Death *
Disability Payment Cancellation Accident & Sickness 14 day Waiting Period (14R)	Disability <i>Not Applicable</i>	Disability Payment Cancellation Accident & Sickness 14 day Waiting Period (14R)	Disability Payment Cancellation Accident & Sickness 14 day Waiting Period (14R)	Disability <i>Not Applicable</i>
Involuntary Unemployment Payment Cancellation 14 day Waiting Period (14R)	Involuntary Unemployment Payment Cancellation 14 day Waiting Period (14R)	Involuntary Unemployment <i>Not Applicable</i>	Involuntary Unemployment Payment Cancellation 14 day Waiting Period (14R)	Involuntary Unemployment <i>Not Applicable</i>

* Applies to death, Terminal Illness and Accidental Dismemberment
 ≠ Applies to Hospitalization, Family Medical Leave and Loss of Life of a Non-Protected Dependent

Rates

LifePlus Disability & Unemployment	\$0.232 per \$100 Single/ \$0.412 per \$100 Joint
LifePlus Unemployment	\$0.178 per \$100 Single/ \$0.325 per \$100 Joint
LifePlus Disability	\$0.176 per \$100 Single/ \$0.319 per \$100 Joint
Disability Unemployment	\$0.110 per \$100 Single/ \$0.180 per \$100 Joint
LifePlus	\$0.122 per \$100 Single/ \$0.232 per \$100 Joint

NOTE: Rate is applied to the outstanding Loan balance each month; however, if the outstanding Loan balance is greater than \$50,000, the rate will not apply to the amount that exceeds \$50,000.

Protection Eligibility

Disability:	Borrowers must be actively working, for wages or profit 25 hours or more per week on the Effective Date of Protection* for the Advance.
Involuntary Unemployment:	Borrowers must be actively working, for wages or profit 25 hours or more per week on the Effective Date of Protection* for the Advance.

Benefit Qualifications

Disability:	To qualify for Disability, the Borrower must (a) meet the definition of Disability for at least 14 consecutive days; and (b) not be actively working at any job or combination of jobs paying an income equal to or exceeding 80% of the income being earning from the Borrower's Active Employment immediately preceding the date the Borrower qualified for Disability.
Involuntary Unemployment:	To qualify for Involuntary Unemployment, the Borrower must (a) meet the definition of Involuntary Unemployment for at least 14 consecutive days; (b) be receiving or has received state unemployment benefits for the period of unemployment for which the Borrower is requesting Protection Activation; (c) be seeking Active Employment; and (d) provide Us or Our Administrator with proof of qualification for Involuntary Unemployment protection at the time of Protection Activation and throughout the protected period.

Benefit Types

Balance Cancellation:	Protected Balance is cancelled up to the maximum. See Benefit Maximums section.
Payment Cancellation:	All or a portion of the Protected Payment is cancelled, up to the maximum, and the Loan principal declines. See Benefit Maximums section.

Causes Protected

Accident & Sickness:	During the first 6 months immediately following the Effective Date of Protection* for the Advance, protected events resulting from accidents are protected and Sickness not resulting from a pre-existing condition. After 6 months, protected events due to both accidents and Sickness are protected.
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When Benefits Begin

14 Day Waiting Period (14R): If the protected event continues more than 14 days, benefits are retroactive to the first day of the protected event.

Non-Protected Events

- All Options:** An event will not be protected under the Contract if it:
- is the result of a felony committed by the Borrower;
 - is caused by or results from an atomic explosion or any other release of nuclear energy (except when used solely for medical treatment);
 - is the result of an elective cosmetic surgery;
 - is the result of an intentionally self-inflicted injury;
 - is the result of an assisted suicide or an attempted assisted suicide; or
 - occurs prior to the Effective Date of Protection.
- Life Plus:** A death event (other than death of a Non-Protected Dependent) is not protected if it:
- occurs within the 6 months immediately following the Effective Date of Protection* for the Advance and is related to a pre-existing condition for which the Borrower received advice, diagnosis, or treatment (including medication) within the 6 months immediately preceding the Effective Date of Protection* for the Advance; or
 - is the result of suicide that occurs within the 12 months immediately following the Effective Date of Protection* for the Advance.
- An event (other than the Borrower's death) will not be protected if the event occurs within the 6 months immediately following the Effective Date of Protection* for the Advance.
- Disability:** Disability is not protected if it:
- occurs within the 6 months immediately following the Effective Date of Protection* for the Advance and is related to a pre-existing condition for which the Borrower received advice, diagnosis, or treatment (including medication) within the 6 months immediately preceding the Effective Date of Protection* for the Advance; or
 - is related to a normal pregnancy.
- Involuntary Unemployment:** Involuntary Unemployment is not protected if it:
- includes any annual, regularly scheduled, or seasonal layoff or any period of unemployment that occurs while the Borrower is a Temporary Employee, independent contractor, self-employed, or employed by a joint Borrower;
 - includes any retirement, vacation, strike, unionized labor dispute, lockout, termination due to the Borrower's Willful or Criminal Misconduct, voluntary unemployment, voluntary loss of wages, or spousal relocation;
 - occurs within the 6 months immediately following the Effective Date of Protection* for the Advance.

* Effective Date of Protection means the later of: (1) the date the Borrower purchased protection under this program option; (2) the date We reinstate the Borrower's protection under the Contract if applicable; or (3) the date of an Advance under a protected Loan.

Benefit Maximums

Life Plus: *Before the end of the month during which the Borrower reaches age 70:
100% of the Protected Balance up to a maximum of \$50,000.
After the end of the month during which the Borrower reaches age 70:
25% of the Protected Balance up to a maximum of \$12,500.
≠ Protected Payment for 3 months up to a maximum of \$3,000.

Disability: Protected Payment for 12 months up to a maximum of \$12,000.

Involuntary Unemployment: Protected Payment for 6 months up to a maximum of \$3,000.

*Benefit Maximums apply to death, Terminal Illness and Accidental Dismemberment
≠ Benefit Maximums apply to Hospitalization, Family Medical Leave and Loss of Life of a Non-Protected Dependent

Filing a Claim

To file a claim electronically, go to Claims Online at CUNA Mutual Group's website, www.cunamutual.com.