

Altura Credit Union Ltd.

Death Benefit Insurance Programme:

OPT-IN Confirmation

Name: _____

Member No: _____

Address: _____

Email: _____

Phone: _____

I wish to opt-in/avail of the death Benefit Insurance Programme as provided by Altura Credit Union Ltd., and arranged by CUNA Mutual Group Services (Ireland) Ltd.

I confirm that:

- I am a member of Altura Credit Union Ltd. & am eligible to join the Death Benefit Programme.
- I have read & understood the Key Facts & Programme Summary as provided to me;
- I will undertake to have sufficient funds in my Share account to pay for the annual fee attaching to the provision of this insurance cover and my inclusion in the Programme.
- I understand I need to maintain a Share balance of €250 after any & all deductions to be eligible for the full €3,300 cover. Failure to do so will reduce the cover to €2,000, if paid for.
- I understand that this Programme is on an auto-renew basis. The annual fee will continue to be taken from my Share account on this basis.
- I understand the Insurer can opt to terminate the Programme and cover at the end of each Programme period.
- I am aware that the benefits & cost of the Programme may vary annually, but I will be informed of any such changes through Altura Credit Union Ltd.'s AGM booklet /e-AGM Booklet and from the website www.alturacu.ie.

• I understand this Programme will commence in January and runs until December Annually the Programme, if renewed by the insurer, will run for a calendar year at a time, the ongoing Programme period.

• Should I wish to opt-out or cancel my participation in the Death Benefit Insurance Programme, I will inform Altura Credit Union Ltd. in writing of my decision.

• I understand, should I cease to be a member of Altura Credit Union Ltd. my participation in the Programme is also ceased.

• Similarly, If I do not have sufficient funds to cover the fee, my cover ceases.

I confirm that the information I have provided to Altura Credit Union Ltd. is correct and I give my consent to this information being shared with CUNA Mutual and its insurers, for the purposes of my membership of the Death Benefit Insurance Programme.

If you are happy to proceed, please sign below in BOTH places.

I confirm that I authorise Altura Credit Union Ltd. to deduct the cost of my cover in the Programme (the

Signature: _____
Date: _____

fee), which I acknowledge may be reviewed and/or changed annually, from my credit union account. I understand, it is my responsibility to ensure I have sufficient funds in the account to pay the annual fee, but if I do not—my membership of the Death Benefit Insurance Programme will cease.

Signature: _____
Date: _____

Office Use Only
Checked By _____ Date: ____/____/____
Scanned By _____ Date: ____/____/____



Avoca | Carnew | Ferrybank (Arklow)
Gorey | Rathdrum | Roundwood

**Member Death Benefit Insurance Programme
Up To €3,300 Available**



Peace of mind for you and your loved ones can cost less than €1 per week!

Information & Application Form

Unfortunately, we don't always get time to prepare for the loss of a loved one. With this Death Benefit Insurance Programme you can reduce the financial burden at a difficult time for your loved ones.



Now Altura Credit Union Ltd. gives you the opportunity to enrol in this Programme.

The Benefits:

€3,300 end of life expenses costing less than €1/week

Consisting of:

€2,000 Member Death Benefit (MDBI) Insurance for €45 annually, (please review programme summary).

€1,300 provided to all members by the credit union as normal, when they meet a minimum of €250 in their share account at the time of death and joined the Credit Union before their 71st birthday.

No Medical Assessments Needed.

Have you made a Nomination on your account yet? It's never too soon to nominate who you want to receive your credit union property on your death. Ask us for more information.

How Does This Work ?

If you join the Programme, the €45 will be deducted from your Share account annually in January. You don't need to do anything, but make sure there is sufficient funds to cover it, and maintain a balance of at least €250*.

What are the benefits?

The total amount payable is €3,300**
No medical assessment needed
It's cost equals less than €1 a week.



What are the conditions?

A pre-existing condition/illness limitation applies to the Programme. This means, if a member were to die of a condition which pre-existed within 6 Months of taking out the policy—cover is not provided. *This condition is in place for the first six Months of the policy only.*

Members must have joined Altura Credit Union Ltd. before Age 71 to be eligible for cover. **Cover is available ONLY to those who have not yet reached their 71st Birthday at time of signing up.**

****You must maintain a balance of €250 in your Shares at all times to be eligible for the full €3,300. This is a condition of receiving the initial €1,300.**

More information available in all of our branches, on our website and on request at all times.

***We recommend maintaining a share balance €300 or more at all times, just in case. Bear in mind the fee for this cover, once deducted, also reduces your Share balance**

Altura Credit Union Ltd.'s Death Benefit Insurance Programme is a group policy of the credit union and open to participation by members—subject to eligibility criteria outlined in the key facts and Programme summary available from any Altura Credit Union Ltd. branch or online at www.alturacu.ie.

This policy is arranged, on behalf of Altura Credit Union Ltd by CUNA Mutual Group Services (Ireland) Ltd .which is regulated by The Central Bank of Ireland.

The policy is underwritten by Utmost PanEurope DAC, who are regulated by The Central Bank of Ireland.

Altura Credit Union Ltd. is also regulated by The Central Bank of Ireland.

You can find more information, The Key Facts & Programme Summary in any of our Branches or at alturacu.ie at all times.

