

# Debt Protection with Life Plus

Your safeguard against the unexpected.



## Value of Debt Protection



### It's easy

Simple to apply.



### It's budget-friendly

Comfortably fits into your monthly payment.



### It's voluntary

Adding it to your loan is voluntary and won't affect your loan approval.



### It puts you at ease

Rest easy, knowing you could be taken care of in so many problem situations.

## Debt Protection

Your family means everything to you. And if the unexpected happens, you don't want an emotionally trying situation to be compounded by financial worry. That's why there's Debt Protection, which cancels all or part of your loan, up to the contract maximums, in case of:

- **Involuntary unemployment**
- **Disability**
- **Death**

## Life Plus

For additional protections, Life Plus can extend your Debt Protection to address a wide range of circumstances, giving you the reassurance of knowing you've taken steps to help secure your finances.

- **Accidental dismemberment**
- **Terminal illness**
- **Hospitalization or family medical leave**
- **Death of a non-protected dependent**

## Why members are choosing Debt Protection

### Disabled and involuntary unemployment:

"We had a lot of medical bills to pay after my husband's open heart surgery. This benefit was so important to us and helped us pay doctor bills and other household bills while he was out of work."<sup>1</sup>

— Bobby, December 2023

### Involuntary unemployment:

"This program lets me use what little income we have right now to buy groceries and other important things we need."<sup>1</sup>

— Edward, November 2023

### Disability:

"I had a heart attack and three days later I had a quadruple bypass. Without [Debt Protection], I could have lost my car, my loan would not have been paid, and then I would have had bad credit."<sup>1</sup>








— Phyllis, August 2023

# Debt Protection with Life Plus

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Life Plus adds protection for financially stressful life events. This protection could cancel or reduce your loan balance or loan payments up to the contract maximums.

| When Debt Protection may cancel your loan balance or payments: | Involuntary Unemployment<br> | Disability<br> | Hospitalization<br> | Family Medical Leave<br> | Terminal Illness <sup>2</sup><br> | Accidental Dismemberment <sup>2</sup><br> | Death <sup>2</sup><br> |                                     |
|--|---|---|--|---|--|--|---|-------------------------------------|
| What Happens:  | A covered job loss occurs   | A covered disability occurs due to injury or illness  | Admitted to a hospital for at least 48 consecutive hours   | Unpaid leave of absence for at least 14 consecutive days to care for a family member                        | Certified diagnosis of terminal illness with less than 12 months to live   | Loss of sight, foot, or hand within 90 days of injury which caused it  | Protected borrower passes away  | Non-protected dependent passes away |
| It Cancels:  | Your loan payments <sup>3</sup>   |   | Your loan payments <sup>3</sup>  |   | Your loan balance  |  | Your loan balance or payments <sup>3</sup>  |                                     |
| Eligibility:   | Are a permanent employee who is actively working <sup>4</sup>   |   | Have an eligible loan  |   |  |  |   |                                     |

Take a step toward financial security. Ask us about Debt Protection with Life Plus today.

<sup>1</sup>TruStage, Proprietary Data. <sup>2</sup>Contract Terms and Maximums apply. The maximum benefit will reduce to 25% of the protected loan balance once a member reaches a certain age. <sup>3</sup>One occurrence per rolling 12 months for all events. <sup>4</sup>Refer to the Member Agreement for complete terms. Contract maximums apply. See Member Agreement for specific cancellation terms. Debt Protection with Life Plus is optional and will not affect your application for credit or the terms of any credit agreement required to obtain a loan. Certain eligibility requirements, conditions, and exclusions may apply. Please contact your loan representative or refer to the contract for a full explanation of the terms. You will receive the contract before you are required to pay for Debt Protection with Life Plus. You may cancel the protection at any time. If you cancel protection within 30 days you will receive a full refund of any fee paid.