

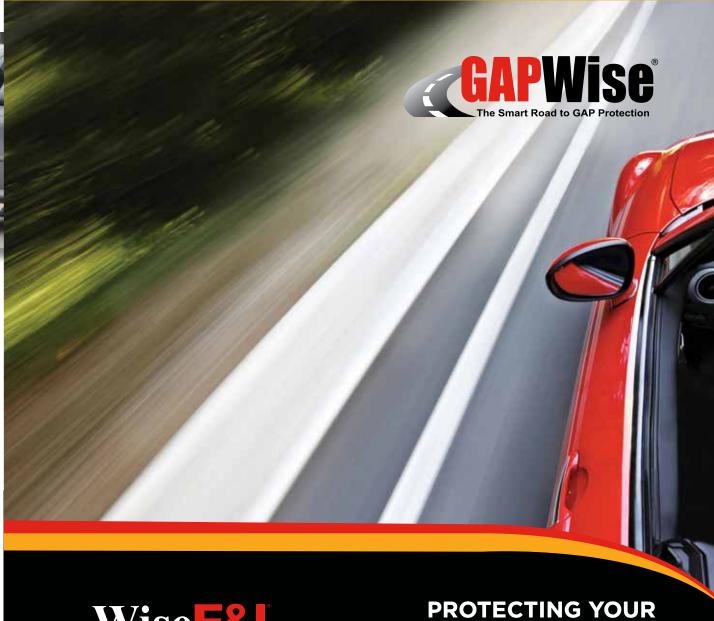
GUARANTEED ASSET PROTECTION (GAP)

BECAUSE INSURANCE DOESN'T COVER EVERYTHING

If your vehicle is considered a total loss due to an accident or theft, your insurance may not cover all of your costs. In most cases your insurance only covers the actual cash or market value of your vehicle not your remaining loan balance. The result is a financial gap for which you are responsible and could mean thousands of dollars out of pocket for a vehicle you don't have or can no longer drive.

MAXIMIZE YOUR GAP COVERAGE

The GAP amount waived is maximized by making your payments as agreed and properly maintaining your vehicle.



WiseF&I

INVESTMENTFROM THE UNEXPECTED

This brochure is for marketing purposes only. Please review the entire GAPWise contract for all terms, conditions, limitations and exclusions. Administration services for GAPWise provided by Financial Gap Administrator LLC, 1670 Fenpark Drive, St. Louis, MO 63026. Financial Gap Administrator LLC is part of the Wise F&I LLC family of companies.

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WiseF&I

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PROVIDING YOUPEACE OF MIND

With GAPWise® you'll have the peace of mind knowing that you are protected financially. If your car is totaled or stolen and unrecoverable, you are responsible for the difference between your outstanding loan balance and your primary insurance settlement. With GAPWise this amount can be waived providing you the relief from the potential financial burden.

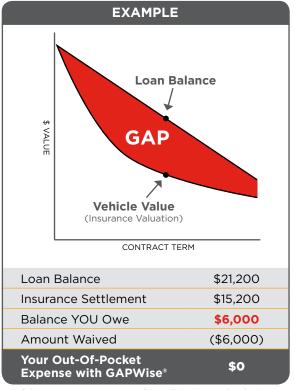
The amount waived may vary and is subject to limitations and exclusions. Please see the GAP Addendum for all terms and conditions.

NEED HELP?

To request benefits, in the event of a total loss due to an accident or theft, see your GAP Addendum.

UNDERSTANDING

HOW GAP WORKS



Subject to contract terms, conditions, limitations and exclusions.

For illustration purposes only.

Since GAP is only available at the time of purchase or lease, understanding how GAP works will help you consider your options. Now is the time to ask yourself if you would be able to afford to payoff your remaining loan balance if something were to happen next month or next year?

GAPWise is here to help protect your investment from the unexpected.

GAPWISE®

COVERAGE HIGHLIGHTS

- Protection for vehicles up to \$100.000
- GAP amounts waived up to \$50,000
- Up to \$1,000 deductible covered
- Available for new or used vehicles
- Maximum 84-month coverage term
- Loan-To-Value (LTV) limitations may apply
- Available for loan or lease

See GAP Addendum for specific coverage.

Almost 6 million vehicles are totaled or stolen every year.*

Ask your dealer or lender about GAPWise and potentially avoid this costly financial burden.



* Bureau of Transportation Statistics, Insurance Information Institute and NADA