

Now You Can Protect Yourself If Your Vehicle Is Totaled

(with Guaranteed Asset Protection "GAP")

The value your insurance company will place on your vehicle may be substantially less than the amount you owe.

WHY TAKE CHANCES WITH YOUR INVESTMENT?

In the event that your vehicle (car, van, light truck, SUV, RV, watercraft, or powersport)** is stolen, accidentally damaged beyond repair, or otherwise declared an insured total loss, your insurance company pays its interpretation of the value of the vehicle at the time of loss –

not what the vehicle is really worth to you!

You remain liable for payment of the difference between your insurance company's settlement and the balance of your vehicle's financial agreement.

This difference, added to the amount of your deductible, time lost from work, rental car costs, replacement vehicle, and other expenses, can easily be thousands of dollars –

money that comes out of your pocket!

** Except as limited by program or state provisions.

OwnerGUARD Administered GAP Provides

SECURITY

You can ease the financial burden associated with the loss of your vehicle.

PROTECTION

Your credit rating and the value of your vehicle are protected.

STABILITY

You are assured a positive financial transition when it is needed most.

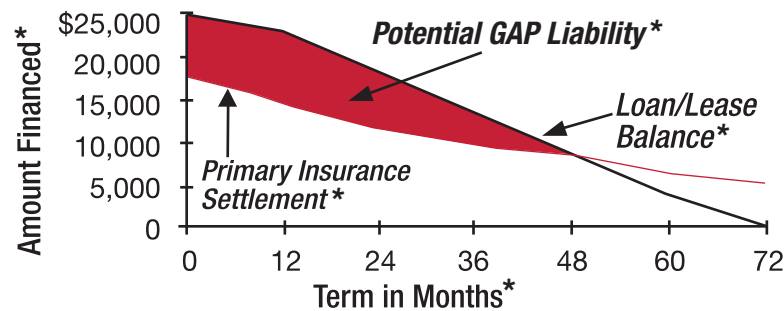
PEACE OF MIND

Your worries about further financial loss are minimized.

Benefits and Eligibility May Include

- All-risk protection for new and used vehicles.
- Protection for the term of your loan/lease up to **84 months.****
- Protection for vehicles valued up to **\$100,000**** at time of purchase.
- Benefits up to **\$50,000.****
- Deductible coverage up to **\$1,000.****
- No MSRP or ACV restrictions on standard loans.**
- GAP Plus Option that includes a **\$1,000**** replacement vehicle credit.

ILLUSTRATION OF POTENTIAL GAP LIABILITY



*This example is for illustrative purposes only. The Amount Financed, Term in Months, Loan/Lease Balance, and Primary Insurance Settlement vary for each customer and GAP contract.

Do not rely on the amounts in this chart when deciding whether to purchase GAP as amounts and benefits vary by contract terms.

The information contained in this brochure is intended to provide a general outline of the benefits of the Guaranteed Asset Protection program and should not be relied upon as providing all relevant information when purchasing Guaranteed Asset Protection.

BENEFIT SUMMARY

Should your vehicle be damaged beyond repair or stolen and not recovered, Guaranteed Asset Protection (GAP) may help. If the proceeds from insurance and/or third persons are not enough to satisfy what you owe under the vehicle finance agreement, then GAP may cancel a portion or all of the debt.

IMPORTANT DISCLOSURES

Purchase of Guaranteed Asset Protection is optional. Whether or not you purchase Guaranteed Asset Protection will not affect your application for credit or the terms of any existing credit agreement you have. You may cancel at any time and receive a refund if no claim has been made.

There are eligibility requirements, conditions, and exclusions that could prevent you from receiving benefits under the Guaranteed Asset Protection program. You should carefully read all documents for a full explanation of the terms of Guaranteed Asset Protection.

You will receive additional information before you are required to pay for the Guaranteed Asset Protection program. Adding the lump sum of the fee for Guaranteed Asset Protection to the amount you borrow will increase the cost of Guaranteed Asset Protection.

“Don't Be Left Unprotected...”

Guaranteed Asset Protection



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