

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

Benefits and Eligibility May Include

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

- All-risk protection for new and used vehicles.

PROTECTION

Help protect your credit rating and the value of your vehicle.

- Protection for the term of your loan/lease up to 84 months.**

STABILITY

Helps to assure a positive financial transition when it is needed most.

- Protection for vehicles valued up to \$100,000** at time of purchase.

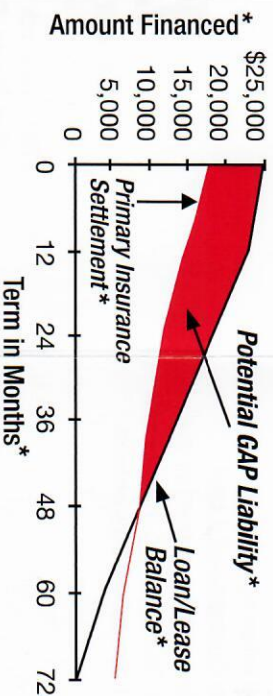
PEACE OF MIND

Your worries about further financial loss are minimized.

- 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.