

## What is the “PLUS”?

The “PLUS” is the additional benefit of a \$1,000 deduction toward your next vehicle loan at this institution if financed within 90 days of the GAP claim settlement.

## Getting protection in the event of a total loss is easy!

Most types of vehicles are eligible, and you can generally include GAP PLUS coverage in your vehicle loan payment.

**Ask your lender for more details.**



# Congratulations

on your **New  
Wheels**



Keep it covered with

# GAP PLUS

(Guaranteed Auto Protection)

This information is intended to provide an outline of the terms and conditions of the Guaranteed Auto Protection (GAP) PLUS program. Refer to your GAP PLUS Addendum or Certificate for all terms and conditions.

The last thing you want to think about right now is a total loss on your new vehicle ...

But You  
**Should**

## GAP PLUS is Total Loss Protection...and then some

The moment you drive your vehicle off of the lot, it depreciates about 20% on average. And you can count on roughly a 15% decline in value each year for the next four years.

If your vehicle is stolen or damaged and deemed a total loss, you are responsible to pay the difference between what you owe and what your insurance company says your vehicle is worth.

GAP PLUS can help cover the difference and potentially save you thousands of dollars.

## Navigating the Value of Your Vehicle...



The amount you owe on your vehicle and the amount it is worth usually take very different roads.

GAP PLUS will assist you in covering the distance between them.

An Example:

<b>Your loan/lease payoff:</b>	<b>\$20,000</b>
<b>Vehicle value determined by primary insurance:</b>	<b>-\$16,000</b>
<b>Primary insurance deductible:</b>	<b>-\$500</b>
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<b>Your responsibility without GAP PLUS:</b>	<b>\$4,500</b>
<b>GAP PLUS will cover:</b>	<b>\$4,500</b>
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<b>You owe after GAP PLUS*:</b>	<b>\$0</b>

Plus, receive a \$1,000 reduction toward your next auto loan at this institution.\*

\*Subject to certain exclusions and benefit limitations.

## Getting a TotalRestart in the Event of a Total Loss is Easy!

Based on eligibility, your TotalRestart membership is included when you add GAP to your loan. TotalRestart also provides you with added travel assistance, concierge service, medical assistance, and "Voice on the Go" benefits.



Ask us for more details.



# Introducing the "Luxury Model" of Vehicle Replacement Cost Protection



 **TotalRestart**  
Auto Replacement Benefit

Loyalty Membership Program

This information is intended to provide an outline of the terms and conditions of the TotalRestart Loyalty Membership Program. Please refer to TotalRestart Membership Registration Form for all terms and conditions.

The last thing you want to think about right now is a total loss on your new vehicle ...

Turn a Total Loss into a Fresh Start

## With TotalRestart There's No Worry



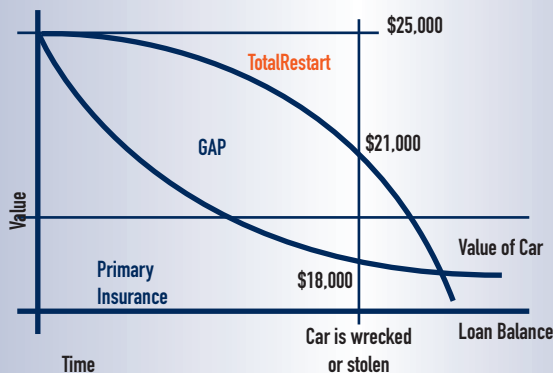
### TotalRestart Goes Beyond Traditional Gap

GAP is a smart option, but only helps eliminate the difference between what you owe and what your insurance company says your vehicle is worth.

GAP can help pay off your loan, but you're still without a car!

TotalRestart is designed to go beyond GAP and may provide a credit towards your next loan with us for your replacement vehicle if it's stolen or damaged and declared a total loss.\*

When you finance your next auto with us and add GAP to your loan, you'll have the peace of mind of knowing that if your car is deemed a total loss, you may be eligible for a credit toward the replacement cost of a similar vehicle.\*



Primary insurer pays: \$18,000 (You still owe \$3,000)

GAP pays: \$3,000 (You break even)

TotalRestart pays: \$4,000

Total available: \$25,000 (You get a new car!)

\*Subject to certain exclusions and benefit limitations.