

## THE FACTS ON PROTECTING YOUR LOAN

### 1 WHAT IS MEMBER'S CHOICE® CREDIT DISABILITY & CREDIT LIFE INSURANCE?

It's a way to help protect your loan. There's no way to predict an injury, illness or an unexpected death, but you can take steps along the way to make sure your family is provided for if the unexpected were to happen to you. Credit Disability and Credit Life Insurance may help to make your loan payment to make life easier for you and your loved ones.\*

### 2 HOW DOES IT WORK?

The premium may be included with your monthly payment. If you have a balance on your loan and are totally disabled due to a covered injury or illness or in the event of your unexpected death, Credit Disability and Credit Life Insurance may help cover your loan payment.\*

By taking a few simple steps while signing your loan paperwork, you're helping take responsibility for your family's financial future.

You can cancel coverage at any time if you change your mind. If coverage is canceled within the first 30 days you will receive a full refund if the premium has been paid. Coverage is immediate for eligible borrowers.

### 3 WHY IS IT VALUABLE?

Credit Disability and Credit Life Insurance work in two different ways. You and your family may not have to make loan payments if you're totally disabled due to a covered injury or illness. It may help pay your loan until you're no longer totally disabled, or in the event of your unexpected death, it may help pay off the loan.\* Savings, salary, or payoffs from other insurance may be used for other important things, giving your family financial freedom when they need it most.

\*Up to your policy maximums; per terms and conditions and exclusions on your Credit Insurance Certificate.

## JUST THE FACTS

# 1 in 4

twenty-year-olds will be  
**disabled**  
before age 67.<sup>1</sup>

Nearly **40%**

of consumers are concerned with  
**burdening others**  
if they **die prematurely**.<sup>2</sup>

<sup>1</sup> Social Security Administration Fact Sheet, June 2013.

<sup>2</sup> LIMRA, 2013 Insurance Barometer Study.

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