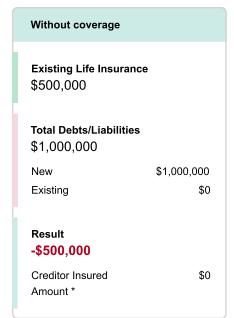
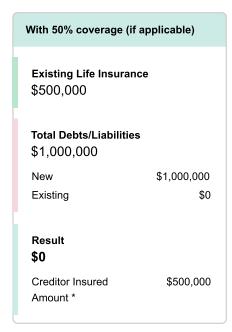
Borrower 1's Personalized Results

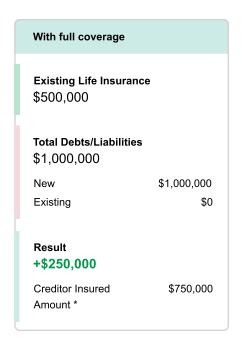
The Gap Analysis tool illustrates your ability to meet your Co. debt obligations if you were to experience certain covered events with and without creditor coverage. Your Co. representatives can work with you to help you determine the coverage options that suit your circumstances.

Optional Life Coverage

If Borrower 1 passes away.









Borrower may benefit by reviewing Life Insurance.

If you were to pass away, and there may not be enough funds to pay off Co. loans. Having optional Life insurance can help pay off or reduce your Co. loan balance and possibly help you preserve your savings and other insurance you may have for what they were intended. Take the time to review our optional 100% or 50% Life insurance to give you one less thing to worry about.

100% of the premiums are paid as part of all approved claims and is not subject to the benefit maximum.

^{*} Based on current loan payment and/or balance up to the maximum insured limit.

Optional Disability Coverage

The net monthly income previously confirmed is **\$8,308**. In the event Borrower 1 becomes disabled the income will be reduced to 60%.

Without coverage Consider these results in relation to what you are accustomed to. **Monthly Income** \$5,874 **Borrower 1** \$0 Base Bonuses... \$0 Rentals... \$1,492 Tax -\$508 Insurance Benefit \$2,156 **Monthly Expenses** \$6,445 New Mortgage/Loan \$2,000 **Existing Loans Payment** \$0 **Current Monthly Expenses** \$4,445 Result -\$571

With 50% coverage (if applicable)	
\$0	
\$0	
\$1,492	
-\$508	
\$2,156	
\$2,000	
ent \$0	
enses \$4,445	
\$1,000	
\$2,00 ent \$ enses \$4,44	

With full coverage	
Monthly Income \$5,874	
Borrower 1	
Base	\$0
Bonuses	\$0
Rentals	\$1,492
Tax	-\$508
Insurance Benefit	\$2,156
Monthly Expenses \$6,445	
New Mortgage/Loan	\$2,000
Existing Loans Payment	\$0
Current Monthly Expenses	\$4,445
Result +\$1,429	
Creditor Insured Amount *	\$2,000



Creditor Insured

Amount *

Borrower may benefit by reviewing Disability Insurance.

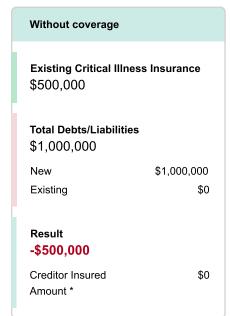
\$0

With a reduction of income, you may not be able to maintain your lifestyle or need to access savings or funds from other sources. Creditor protection insurance can help cover your Co. monthly loan payment with our disability options. Take the time to review our optional 100% or 50% Disability coverage to see how it can complement an existing coverage.

^{100%} of the premiums are paid as part of all approved claims and is not subject to the benefit maximum.

^{*} Based on current loan payment and/or balance up to the maximum insured limit.

Optional Critical Illness Coverage









Borrower may benefit by reviewing Critical Illness Insurance.

If you were to experience a covered critical illness, you and your loved ones may not be able to maintain your current lifestyle and there may not be enough funds to pay off Co. loans. Having optional critical illness protection can help pay off or reduce your Co. loan balance and possibly help you preserve your savings and other insurance you may have for what they were intended. Take the time to review our optional 100% or 50% Critical Illness insurance to give you one less thing to worry about.

Note: You can't have more critical illness coverage than life coverage.

100% of the premiums are paid as part of all approved claims and is not subject to the benefit maximum.

^{*} Based on current loan payment and/or balance up to the maximum insured limit.

Optional Job Loss Coverage

The net monthly income previously confirmed is **\$8,308**. In the event Borrower 1 experiences unemployment and their income is reduced to 0%.

Without coverage Consider these results in relation to what you are accustomed to. Monthly Income \$500,000 **Borrower 1** \$0 Base Bonuses... \$0 Rentals... \$1,492 Tax -\$508 **Monthly Expenses** \$6,445 New Mortgage/Loan \$2,000 **Existing Loans Payment** \$0 **Current Monthly Expenses** \$4,445 Result -\$2,227 \$0 Creditor Insured Amount *

With 50% coverage (if applicable)	
Monthly Income \$500,000	
Borrower 1	
Base	\$0
Bonuses	\$0
Rentals	\$1,492
Tax	-\$508
Monthly Expenses \$6,445 New Mortgage/Loan	\$2,000
Existing Loans Payment	\$0
Current Monthly Expenses	\$4,445
Result -\$227	
Creditor Insured Amount *	\$2,500

With full coverage	
Monthly Income \$500,000	
Borrower 1	
Base	\$0
Bonuses	\$0
Rentals	\$1,492
Tax	-\$508
Monthly Expenses \$6,445	
New Mortgage/Loan	\$2,000
Existing Loans Payment	\$0
Current Monthly Expenses	\$4,445
Result +\$2,273	
Creditor Insured Amount *	-\$5,000



Borrower may benefit by reviewing Job Loss Insurance.

With a loss of income, you may not be able to maintain your lifestyle or need to access savings or funds from other sources. Creditor insurance protection can help cover Co. monthly loan payment with our Job Loss options. Take the time to review our optional 100% or 50% Job Loss coverage.

Note: You can't have more job loss coverage than disability coverage.

100% of the premiums are paid as part of all approved claims and is not subject to the benefit maximum.

^{*} Based on current loan payment and/or balance up to the maximum insured limit.

Gap Analysis Tool

The customer profile(s) shown below are based on the answers provided. These responses were used to help visualize your financial situation on how our optional creditor insurance coverages can help protect your mortgage balance or payment (for example) in case of a covered event.

Total Monthly Income:

Borrower 1

Monthly Base Salary: \$5,000

Monthly Bonuses, Commission, Overtime, etc: \$1,000

Monthly Rentals, Investments, etc: \$1,429 Estimated Monthly Income After Tax: \$5,874

Total Monthly Expenses:

New Monthly Mortgage/Loan Payments: \$2,000 Existing Monthly Debt/Liability Payments: \$0

Other Monthly Expenses: \$4,445

Net Monthly Income:

Total Combined Liabilities:

New Mortgage/Loan Balance: \$1,000,000 Existing Liabilities/Debts Balance: \$0

Existing Coverages:

Borrower 1

Existing Life Insurance: \$500,000

Existing Critical Illness Insurance: \$500,000

Existing Disability Insurance: 60%

ditional

Meeting Date: Employee: Phone:

Email: