

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.

| Without coverage | | With 50% coverage (if applicable) | | With full coverage | |
|---|-------------|---|-------------|---|-------------|
| Existing Life Insurance \$500,000 | | Existing Life Insurance \$500,000 | | Existing Life Insurance \$500,000 | |
| Total Debts/Liabilities \$1,000,000 | | Total Debts/Liabilities \$1,000,000 | | Total Debts/Liabilities \$1,000,000 | |
| New | \$1,000,000 | New | \$1,000,000 | New | \$1,000,000 |
| Existing | \$0 | Existing | \$0 | Existing | \$0 |
| Result -\$500,000 | | Result \$0 | | Result +\$250,000 | |
| Creditor Insured Amount * | \$0 | Creditor Insured Amount * | \$500,000 | Creditor Insured Amount * | \$750,000 |

i 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.

Meeting Date:

Employee:

Phone:

Email:

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 <small>Consider these results in relation to what you are accustomed to.</small> | With 50% coverage (if applicable) | With full coverage |
|--|-----------------------------------|-----------------------------------|
| Monthly Income \$5,874 | Monthly Income \$5,874 | Monthly Income \$5,874 |
| Borrower 1 | | |
| Base \$0 | Base \$0 | Base \$0 |
| Bonuses... \$0 | Bonuses... \$0 | Bonuses... \$0 |
| Rentals... \$1,492 | Rentals... \$1,492 | Rentals... \$1,492 |
| Tax -\$508 | Tax -\$508 | Tax -\$508 |
| Insurance Benefit \$2,156 | Insurance Benefit \$2,156 | Insurance Benefit \$2,156 |
| Monthly Expenses \$6,445 | | |
| New Mortgage/Loan \$2,000 | New Mortgage/Loan \$2,000 | New Mortgage/Loan \$2,000 |
| Existing Loans Payment \$0 | Existing Loans Payment \$0 | Existing Loans Payment \$0 |
| Current Monthly Expenses \$4,445 | Current Monthly Expenses \$4,445 | Current Monthly Expenses \$4,445 |
| Result | | |
| -\$571 | +\$429 | +\$1,429 |
| Creditor Insured Amount * \$0 | Creditor Insured Amount * \$1,000 | Creditor Insured Amount * \$2,000 |

i Borrower may benefit by reviewing Disability Insurance.

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.

Meeting Date:

Employee:

Phone:

Email:

Optional Critical Illness Coverage

| Without coverage | With 50% coverage | With full coverage | | | | | | | | | | | | | | | | | | |
|---|-------------------|--------------------|----------|-----|---------------------------|-----|--|-----|-------------|----------|-----|---------------------------|-----------|---|-----|-------------|----------|-----|---------------------------|-----------|
| <p>Existing Critical Illness Insurance \$500,000</p> <p>Total Debts/Liabilities \$1,000,000</p> <table style="width: 100%;"> <tr> <td style="width: 50%;">New</td> <td style="width: 50%; text-align: right;">\$1,000,000</td> </tr> <tr> <td>Existing</td> <td style="text-align: right;">\$0</td> </tr> </table> <p>Result -\$500,000</p> <table style="width: 100%;"> <tr> <td style="width: 50%;">Creditor Insured Amount *</td> <td style="width: 50%; text-align: right;">\$0</td> </tr> </table> | New | \$1,000,000 | Existing | \$0 | Creditor Insured Amount * | \$0 | <p>Existing Critical Illness Insurance \$500,000</p> <p>Total Debts/Liabilities \$1,000,000</p> <table style="width: 100%;"> <tr> <td style="width: 50%;">New</td> <td style="width: 50%; text-align: right;">\$1,000,000</td> </tr> <tr> <td>Existing</td> <td style="text-align: right;">\$0</td> </tr> </table> <p>Result \$0</p> <table style="width: 100%;"> <tr> <td style="width: 50%;">Creditor Insured Amount *</td> <td style="width: 50%; text-align: right;">\$500,000</td> </tr> </table> | New | \$1,000,000 | Existing | \$0 | Creditor Insured Amount * | \$500,000 | <p>Existing Critical Illness Insurance \$500,000</p> <p>Total Debts/Liabilities \$1,000,000</p> <table style="width: 100%;"> <tr> <td style="width: 50%;">New</td> <td style="width: 50%; text-align: right;">\$1,000,000</td> </tr> <tr> <td>Existing</td> <td style="text-align: right;">\$0</td> </tr> </table> <p>Result +\$250,000</p> <table style="width: 100%;"> <tr> <td style="width: 50%;">Creditor Insured Amount *</td> <td style="width: 50%; text-align: right;">\$750,000</td> </tr> </table> | New | \$1,000,000 | Existing | \$0 | Creditor Insured Amount * | \$750,000 |
| New | \$1,000,000 | | | | | | | | | | | | | | | | | | | |
| Existing | \$0 | | | | | | | | | | | | | | | | | | | |
| Creditor Insured Amount * | \$0 | | | | | | | | | | | | | | | | | | | |
| New | \$1,000,000 | | | | | | | | | | | | | | | | | | | |
| Existing | \$0 | | | | | | | | | | | | | | | | | | | |
| Creditor Insured Amount * | \$500,000 | | | | | | | | | | | | | | | | | | | |
| New | \$1,000,000 | | | | | | | | | | | | | | | | | | | |
| Existing | \$0 | | | | | | | | | | | | | | | | | | | |
| Creditor Insured Amount * | \$750,000 | | | | | | | | | | | | | | | | | | | |



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.

Meeting Date:

Employee:

Phone:

Email:

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 | With 50% coverage (if applicable) | With full coverage |
|--|-----------------------------------|------------------------------------|
| <p style="font-size: small;">Consider these results in relation to what you are accustomed to.</p> | | |
| Monthly Income | Monthly Income | Monthly Income |
| \$500,000 | \$500,000 | \$500,000 |
| Borrower 1 | Borrower 1 | Borrower 1 |
| Base \$0 | Base \$0 | Base \$0 |
| Bonuses... \$0 | Bonuses... \$0 | Bonuses... \$0 |
| Rentals... \$1,492 | Rentals... \$1,492 | Rentals... \$1,492 |
| Tax -\$508 | Tax -\$508 | Tax -\$508 |
| Monthly Expenses | Monthly Expenses | Monthly Expenses |
| \$6,445 | \$6,445 | \$6,445 |
| New Mortgage/Loan \$2,000 | New Mortgage/Loan \$2,000 | New Mortgage/Loan \$2,000 |
| Existing Loans Payment \$0 | Existing Loans Payment \$0 | Existing Loans Payment \$0 |
| Current Monthly Expenses \$4,445 | Current Monthly Expenses \$4,445 | Current Monthly Expenses \$4,445 |
| Result | Result | Result |
| -\$2,227 | -\$227 | +\$2,273 |
| Creditor Insured Amount * \$0 | Creditor Insured Amount * \$2,500 | Creditor Insured Amount * -\$5,000 |

i 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.

Meeting Date:

Employee:

Phone:

Email:

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%

Additional notes

Meeting Date:

Employee:

Phone:

Email: