



GUARANTEED ASSET PROTECTION PROGRAM



A HIGHER
LEVEL OF
PROTECTION

WHAT GAP PAYS

GAP pays the remaining balance, per the amendment, on your loan/lease beyond what your physical damage auto insurance company pays, including up to \$1,000 of the physical damage deductible. There is no additional deductible on GAP. However, GAP won't pay any delinquent payments or past due charges on your loan/lease; you are solely responsible for those charges.

GAP does not provide any insurance coverage for you or the vehicle, such as collision, comprehensive, bodily injury, property damage or liability. **You must have or obtain physical damage insurance on your vehicle at the time you purchase GAP in order for this contract to be effective. GAP is not a replacement for primary auto insurance.** It is added protection in the event your vehicle is stolen or totaled in an accident.

THE CHOICE IS YOURS

Guaranteed Asset Protection is an optional form of protection. If you want the added protection of GAP, you can only purchase it at the time you sign your vehicle purchase agreement or lease contract. GAP coverage cannot be added later. If you would like to know more about GAP, ask to see the GAP contract amendment or certificate. **Gap is an optional voluntary form of protection. It is not required in conjunction with the purchase/lease of your vehicle.**

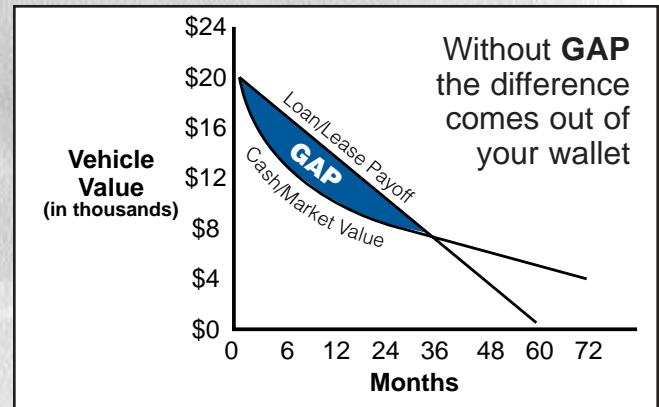
In the event of the total loss or unrecoverable theft of your vehicle, you may OWE more than what your insurance company will pay.

This brochure provides a general summary of the Guaranteed Asset Protection (GAP) program. For complete information and details, refer to the contract amendment or certificate. Exclusions & limitations apply.

There is a solution – Guaranteed Asset Protection (GAP). GAP is an **optional** program that will pay the difference, per the amendment, between what you owe and what your auto insurance company pays (current market value) in the unfortunate event your vehicle is stolen and unrecovered or is totaled in an accident. Here is an example to illustrate the above. Your situation will vary as to loan/lease balance and insurance proceed coverage.

Loan/Lease Balance	\$20,000
Insurance Proceeds	- \$12,500
Remaining Balance	\$7,500
<small>(what you would owe without GAP)</small>	

Here's another example.



The above visual aid is for illustrative purposes to demonstrate the difference between a pay-off balance being greater than a vehicle's fair market value.

The reason for the potential difference in market value and loan/lease balance is that typically, your balance decreases at a predictable steady rate (as you make monthly payments), but market value is influenced by several variable factors. That means that market value often may be lower than your outstanding balance – particularly early in your contract when you have the most to lose. **The size of your down payment will also affect the GAP amount.**