

## Disclosures

The purchase of GAP is optional. Whether or not you purchase this product will not affect your application for credit or the terms of any existing credit agreement you have with us.

## Additional disclosures

We will give you additional information before you are required to pay for GAP. This information will include a copy of the GAP Waiver Addendum containing the terms and conditions of GAP.

## Eligibility requirements, conditions, limitations and exclusions

There are eligible requirements, conditions, limitations and exclusions that could prevent you from receiving benefits under the GAP Waiver Addendum. You should carefully read the GAP Waiver Addendum for a full explanation of the terms, conditions, limitations and exclusions.

This brochure is not a contract.

<sup>1</sup> Less delinquent payments, late charges, refundable service warrant contracts and other insurance related charges. See the GAP Waiver Addendum for all terms, limitations and exclusions.

<sup>2</sup> Waiver of the insurance deductible (up to \$1,000) is available in most, but not all, states. Please consult your financing representative for the availability of this feature.

<sup>3</sup> If the replacement vehicle is financed or leased through the same financial institution through which the totaled/stolen vehicle was financed or leased.

<sup>4</sup> The vehicle eligible for GAP protection may vary by financial institution and, in some cases, by state. Please confirm eligibility of your vehicle with your financing representative.

**The English language version of the GAP Waiver Addendum is the official version for purposes of application and interpretation. Materials in languages other than English are for informational purposes only, and may not be construed to modify the GAP Waiver Addendum in the event of a dispute over its provisions.**

This is a general communication for informational and educational purposes. The materials and the information are not designed, or intended, to be applicable to any person's individual circumstances.

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## Guaranteed Asset Protection (GAP) Advantage

Purchasing a vehicle?  
Protect your investment  
with GAP Advantage



INSURANCE  
INVESTMENTS  
RETIREMENT

[securian.com](http://securian.com)

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# GAP keeps you in the driver's seat

Congratulations! You're about to buy a vehicle. This is a big investment. How will you protect your asset, if something happens down the road?

**Guaranteed Asset Protection (GAP) Advantage**, is a voluntary, non-insurance program that works with your standard car insurance. It protects the "gap" between the vehicle's value and the amount you still owe on your loan if your vehicle is stolen or totaled.

## Protect your wallet

Once you drive off the lot, your vehicle is already worth less. Since most insurance companies base their claim payments on the current value of your vehicle, your loan or lease could be higher than the value of your vehicle in the event of a total loss.

Which means you could owe out-of-pocket money to pay off your loan.

## GAP Advantage's key benefits

Whether you're buying a new or used vehicle, GAP Advantage can help relieve your worries – and the financial impact on your wallet – if the unexpected happens.

That's because it waives the difference between your primary insurance company's settlement – and the payoff of your loan balance, up to a certain loan to value maximum (LTV) and subject to limitations and conditions.<sup>1</sup>

The LTV compares the total amount originally financed to the vehicle's value at the start of the loan. Included in this waiver is your insurance deductible, up to \$1,000.<sup>2</sup>

Plus: GAP Advantage gives you a credit up to \$1,000 toward the financing or lease of a replacement vehicle – at the original financial institution and within a certain timeframe.

Please consult with your financing representative regarding application of the LTV limitation to your specific circumstances.

## How GAP Advantage could work for you

**Example: You're in an accident and your one-year-old financed vehicle is a total loss and beyond repair.**

Your loan balance:	\$15,000
Your insurance company settlement based on your vehicle's market value at time of loss:	\$11,000
Your insurance deductible:	\$1,000
Total amount you owe without GAP:	\$5,000

**Total amount you owe with GAP: \$0**

**Plus: A \$1,000 credit toward the financing of your replacement vehicle.<sup>3</sup>**

## Vehicles GAP covers<sup>4</sup>

Automobiles	Jet skis
Vans	Snowmobiles
Light trucks	Boats
ATVs	Travel trailers
Motorcycles	Motor homes



## Learn more

Interested in covering your vehicle with GAP?  
Talk to your financing representative today.