



SmartPayment protection

SmartPayment PROTECTION plan 1		Retro/Non-Retro	Single/Joint		Eligible Loans
Death with Terminal Condition	Cancels loan balance as of date of death. The Terminal Condition Benefit will cancel up to 12 Payments if the Borrower is diagnosed with a Terminal Condition. If the Borrower dies while receiving the Terminal Condition Benefit, the monthly Payment benefit will cease and the remaining outstanding balance will be canceled.	Retro: we issue benefits as of date of death	Both	Elimination Period Death with TC: N/A Eligibility Age: under 70 Termination Age: 70	• Closed-end consumer loans if the loan has a term of 120 months or less • Open-end consumer credit plans and unsecured lines of credit • Credit cards

***Death** protection has a maximum cancellation of **\$75,000**; **Terminal Condition** has a monthly maximum cancellation of **\$1,000**.

SmartPayment PROTECTION plan 2		Retro/Non-Retro	Single/Joint		Eligible Loans
Death with Terminal Condition	Cancels loan balance as of date of death. The Terminal Condition Benefit will cancel up to 12 Payments if the Borrower is diagnosed with a Terminal Condition. If the Borrower dies while receiving the Terminal Condition Benefit, the monthly Payment benefit will cease and the remaining outstanding balance will be canceled.	Retro: we issue benefits as of date of death	Both	Elimination Period DI: 14 days Death with TC: N/A Eligibility Age: under 70 Termination Age: 70	• Closed-end consumer loans if the loan has a term of 120 months or less • Open-end consumer credit plans and unsecured lines of credit • Credit cards
Disability	Cancels up to 12 Payments per occurrence	14 Days Retro	Both		

***Death** protection has a maximum cancellation of **\$75,000**; **Disability/Terminal Condition** protection has a monthly maximum cancellation of **\$1,000** and a maximum aggregate benefit of **\$15,000** per borrower.

SmartPayment PROTECTION plan 3		Retro/Non-Retro	Single/Joint		Eligible Loans
Death with Terminal Condition	Cancels loan balance as of date of death. The Terminal Condition Benefit will cancel up to 12 Payments if the Borrower is diagnosed with a Terminal Condition. If the Borrower dies while receiving the Terminal Condition Benefit, the monthly Payment benefit will cease and the remaining outstanding balance will be canceled.	Retro: we issue benefits as of date of death	Both	Waiting Period IU: 90 Days Elimination Period DI: 14 Days IU: 30 Days Death with TC: N/A Eligibility Age: under 70 Termination Age: 70	• Closed-end consumer loans if the loan has a term of 120 months or less • Open-end consumer credit plans and unsecured lines of credit • Credit cards
Disability	Cancels up to 12 Payments per occurrence	14 Days Retro	Both		
Involuntary Unemployment	Cancels up to 3 Payments per occurrence	30 Days Retro	Both		

***Death** protection has a maximum cancellation of **\$75,000**; All other Protected Events have a monthly maximum cancellation of **\$1,000** and a maximum aggregate benefit of **\$15,000** per borrower.

SmartPayment PROTECTION plan 5		Retro/Non-Retro	Single/Joint		Eligible Loans
Accidental Death	Cancels loan balance as of date of death	Retro: we issue benefits as of date of death	Both	Elimination Period DI: 14 Days AD: N/A Eligibility Age: under 70 Termination Age: 70	• Closed-end home equity loans (i.e., second mortgages) that are 120 months or greater • Home equity line of credit plans
Disability	Cancels up to 12 Payments per occurrence	14 Days Retro	Both		

***Accidental Death** protection has a maximum cancellation of **\$75,000**; **Disability** protection has a monthly maximum cancellation of **\$1,000** and a maximum aggregate benefit of **\$15,000** per borrower.