

Stop Depreciation in its Tracks!

Depreciation
PROTECTION®

Quick Reference Sales Card

Depreciation Protection kicks in if your vehicle is ever totaled or stolen and not recovered at anytime over the life of your loan. It provides you with a waiver benefit equal to the difference between MSRP or retail value at time of waiver purchase, less the amount of your loan balance at time of total loss- Not to exceed the lesser of the waiver addendum maximum or your outstanding loan balance at time of total loss.

Depreciation Waiver Example:

(Assumes \$10,000 maximum waiver benefit was selected)

Vehicle Value at Purchase*:	\$36,000
Loan Balance at Total Loss:	\$27,500
Depreciation Protection Waives:	\$8,500

* Vehicle Value is based on MSRP or Retail Value* at time of waiver purchase

Non-Refundable/Refundable Waiver Options

Vehicles \$0-\$25,000 MSRP/ Retail Value*

\$5,000 Maximum Waiver Benefit- \$424/\$530
\$10,000 Maximum Waiver Benefit- \$524/\$655

Vehicles \$25,001- \$75,000 MSRP/ Retail Value*

\$5,000 Maximum Waiver Benefit- \$504/\$630
\$10,000 Maximum Waiver Benefit- \$734/\$918

*Retail Value means the value of the Eligible Collateral determined as of the Depreciation Protection Effective Date by reference to a published national or regional automobile value guide such as NADA or Kelly Blue Book.

*OCC Bank Regulations require a Monthly Payment option outside of the loan that must also be presented to purchaser at time of offering.

Claimant Testimonial:

\$9,724.03 Waived by Depreciation Protection

"I always put money down on my vehicles and will purchase this product on every vehicle I buy in the future. I'm so happy that my Financial Institution offered it to me."

*\$10,000 maximum waiver option elected by customer

QUICK FACTS

Eligibility

- Cars and Trucks up to \$75,000 in value (MSRP or Retail)
- 90% financing or less
- Borrowers not purchasing Dealer or Financial Institution GAP
- Loan terms of 84 months or less
- No mileage, make or year restrictions

Maximum Waiver Benefit

- \$5,000 or \$10,000 maximum waiver options available
- Calculated Waiver benefit will not exceed the lesser of the outstanding loan balance or maximum waiver benefit amount at time of loss

100% Refundable for 60-days

If you are not satisfied with this product, you are eligible for a full refund within 60-days of purchase. After 60 days the waiver may be refundable based on the option selected at time of purchase

Common Exclusions

- Vehicles with value over \$75,000 (Retail or MSRP)
- Commercial vehicles or vehicles for hire
- Loan terms over 84 months
- Leased vehicles or balloon notes
- Full cash purchases
- Salvaged or reconstructed titles
- Trucks exceeding 1-ton load capacity
- Motorcycles, RV's, Boats, Golf Carts and any other recreational vehicles
- Losses due to fraudulent activity

Depreciation Protection, Inc.

Support & Claims: 877-298-1075 Email: info@depreciationprotection.com

1/18