

COMMERCIAL TRUCK VEHICLE RETURN PRODUCT OVERVIEW

- *Vehicle Return Waiver and 3-month Payment Waiver coverage*
- *Amount financed up to \$175,000*
- *Loan and lease terms up to 72 months*
- *Up to \$25,000 maximum benefit*
- *Backed by an insurer with at least an A- rating*

Vehicle Return Waiver Life Events Coverage:

- *Physical disability*
- *Critical Illness*
- *Loss of commercial driver's license*
- *Self-employed personal bankruptcy*
- *Accidental Death*

Payment Waiver Life Events Coverage:

- *Physical disability*
- *Critical Illness*
- *Loss of commercial driver's license*

Complimentary Vehicle Return Product

- *Cost effective market differentiator - advertise a "Guaranteed Vehicle Return"*
- *Ability to white label the Complimentary VRP Product to build your brand*
- *Effective tool for customer acquisition & retention*
- *Helps retain customer financing opportunities*
- *Cost is mitigated when upgraded to a Full Term VRP or LifeGap Product*