

Financial protection for those who matter most

What is debt protection? Debt protection may cancel your outstanding loan balance or cancel your monthly payment without penalty or added interest if an unexpected, covered event were to happen.

Why debt protection might be right for you

- Helps protect your credit rating by saving you from defaulting on a loan
- Adds cost-effective financial protection to your financial portfolio
- Can provide a financial safety net when you or your loved ones may need it most

Availability and plan options

Debt protection is available for closed-end consumer and home equity loans, consumer and home equity lines of credit and credit cards. First mortgages are excluded. Choose from the plan options listed below:

	Available coverage			Cost	
	Death	Disability	Involuntary unemployment	Rates per \$1,000 of monthly loan balance	
				Single	Joint
Plan option 1	x	x	x	\$3.62	\$6.68
Plan option 2	x	x		\$2.06	\$3.71
Plan option 3	x			\$0.69	\$1.10

Definitions of coverage

If you meet eligibility requirements and conditions, debt protection will provide the following benefits:

Death protection helps your family get back on their feet financially with cancellation of loan.

- **All Plans:** Cancels the remaining loan balance as of date of death (up to \$75,000)

Disability protection cancels your loan payments for a period of time as you regain your health.

- **Plans 1, 2 and 3:** Cancels up to 6 payments per occurrence (aggregate maximum of \$15,000, up to \$1,000 per month)

Involuntary unemployment protection helps ensure your loan payment will be taken care of as you search for new employment.

- **Plan 1:** Cancels up to 3 payments per occurrence (aggregate maximum \$15,000, up to \$1,000 per month)

Things to consider Debt protection can help supplement any insurance or savings you may already have. Consider all your monthly expenses, such as housing, groceries, medical, child care, vehicle and credit card payments. If something were to happen to you, would you and your loved ones have enough to get them through?

Cancel at any time You may cancel debt protection at any time. If you do so within the first 30 days, we will refund any fees already paid.

Learn more Talk to a representative today by calling **(231) 733-1329** or visit our website at **bestfinancialcu.org** to learn the details about our debt protection program

Disclosures

This product is optional

Your purchase of debt protection 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 debt protection. This information will include a copy of the contract containing the terms and conditions of debt protection. Debt Protection products are non-insurance products marketed by Allied Solutions and administered by Minnesota Life Insurance Company. Allied Solutions and Minnesota Life Insurance Company are Securian Financial Group Affiliates.

Eligibility requirements, conditions, and exclusions

There are eligibility requirements, conditions and exclusions that could prevent you from receiving debt protection benefits. You should carefully read your debt protection contract for a full explanation of the terms and conditions of the debt protection program.