

# Loan Protect

Unexpected life events can cause financial hardships, making bill paying difficult. Preserve your standard of living and protect your auto loan, credit card, personal loan or home equity loan/line of credit.<sup>1</sup>

## Play it Safe

Loan Protect is a voluntary loan-payment protection product that helps to relieve the financial burdens when a protected life event unexpectedly happens to you. It's easy to enroll, and has simple eligibility requirements.

## Protected Life Events

If a protected life event happens to you (and you are a protected borrower or co-borrower on the loan), Loan Protect will cancel or reduce repayment of your loan debt – helping to lessen your worries, and those of your family, during such a challenging time. Protected events include loss of life, disability, and involuntary unemployment.

Protection Includes	Package Options		
	Life, Disability & Unemployment	Life & Disability	Life
Loss of Life Balance Cancellation Accident and Sickness Graded Benefits at Age of Death	✓	✓	✓
Disability Payment Cancellation Accident and Sickness 30-Day Waiting Period	✓	✓	
Involuntary Unemployment Payment Cancellation 30-Day Waiting Period	✓		
Single per \$100/mo.	\$0.375	\$0.250	\$0.085
Joint per \$100/mo.	\$0.600	\$0.350	\$0.135

## Loan and Credit Card Protection

Protection Includes	Package Options		
	Life, Disability & Unemployment	Life & Disability	Life
Loss of Life Balance Cancellation Accident and Sickness Graded Benefits at Age of Death			✓
Transitional Loss of Life Payment Cancellation Accident and Sickness	✓	✓	
Disability Payment Cancellation Accident and Sickness 30-Day Waiting Period	✓	✓	
Involuntary Unemployment Payment Cancellation 30-Day Waiting Period	✓	✓	
Single per \$100/mo.	\$0.375	\$0.250	\$0.085
Joint per \$100/mo.	\$0.600	\$0.350	\$0.135

## Enroll or Learn More

To learn more, enroll, or file a claim, please call **803.367.4100** to speak with our Member Support Team. You may also learn more at **FamilyTrust.org**.

<sup>1</sup>Your purchase of Loan Protect is optional and will not affect your application for credit or the terms of any credit agreement required to obtain a loan. Certain eligibility requirements, conditions, and exclusions may apply. Please contact a member support representative for more information.

