








# Debt Protection with Life Plus

Your safeguard against the unexpected.



Life Plus adds protection for financially stressful life events, this protection could cancel your loan balance or loan payments up to the contract maximums.

When Debt Protection may cancel your loan balance or payments:	Involuntary Unemployment 	Disability 	Hospitalization 	Family Medical Leave 	Terminal Illness <sup>2</sup> 	Accidental Dismemberment <sup>2</sup> 	Death <sup>2</sup> 	
<b>What Happens:</b>	A covered job loss occurs	A covered disability occurs due to injury or illness	Admitted to a hospital for at least 48 consecutive hours	Unpaid leave of absence for at least 14 consecutive days to care for a family member	Certified diagnosis of terminal illness with less than 12 months to live	Loss of sight, foot, or hand within 90 days of injury which caused it	Protected borrower passes away	Non-protected dependent passes away
<b>It Cancels:</b>	Your loan payments <sup>3</sup>		Your loan payments <sup>3</sup>		Your loan balance		Your loan balance or payments <sup>3</sup>	
<b>Eligibility:</b>	Are a permanent employee who is actively working*		Have an eligible loan					

Take an important step toward financial security. Ask us about Debt Protection with Life Plus today.

<sup>1</sup>CUNA Mutual Group, Proprietary Data. <sup>2</sup>Contract Terms and Maximums apply. The maximum benefit will reduce to 25% of the protected loan balance once a member reaches a certain age. <sup>3</sup>One occurrence per rolling 12 months for all events. \*Refer to the Member Agreement for complete terms. Contract maximums apply. See Member Agreement for specific cancellation terms. Your purchase of Debt Protection with Life Plus 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 your loan representative or refer to the Member Agreement for a full explanation of the terms of Debt Protection with Life Plus. You may cancel the protection at any time. If you cancel protection within 30 days, you will receive a full refund of any fee paid.