

# Line of credit protection for what matters most



You've got big goals! A line of credit can give you that financial boost you've been looking for to help make those big dreams come true.

But, even with the best-laid plans, life can throw curve balls. Big ones like a critical illness, disability or sudden death can leave you or your loved ones in a tight spot to try to make payments.

Adding line of credit protection insurance is a safety net for the unexpected: it helps to protect your borrowed money. If you're unable to make payments on your line of credit, insurance is there to help keep your finances secure and help protect you from defaulting on your payments.

## Coverage Overview

	Life	Critical Illness	Disability
Coverage is available up to \$1,000,000* and pays the outstanding insured balance of your line of credit as of the date of critical illness diagnosis or as of the date of death for Life Insurance.	•	•	
Coverage is available through age 69 and coverage ends at age 75.	•		•
Enrollment is easy with no health questions or medical underwriting required up to \$50,000 of coverage.	•	•	•
Medical underwriting is required for line of credit coverage over \$50,000.	•	•	•
Includes a Living Benefit feature that helps protect you if you're diagnosed with a terminal illness with a life expectancy of 12 months or less.	•		
Coverage will pay 3% of your insured outstanding balance, up to \$3,000 for a maximum of 60 months per claim if you become totally disabled.			•
You're eligible to apply for coverage if you're not working as of effective date of insurance. Must be considered Actively at Work (working 20 hours per week for 2 consecutive weeks) to qualify for disability insurance benefits; requirement must be met prior to claim.			•
Loss of employment coverage will pay your monthly mortgage payments up to \$3,000 per month for a maximum of 9 months per claim if you're involuntarily unemployed. You must meet the Actively at Work requirements (working 20 hours per week for 12 consecutive months) at time of application and also at time of claim.			
Coverage is available through age 59 and coverage ends at age 75.		•	
Coverage helps provide financial protection in the event of a heart attack, stroke or diagnosis of cancer.		•	

*Critical Illness coverage is only available to borrowers who have also purchased Life insurance coverage. \*If you apply for line of credit coverage prior to age 65, the maximum coverage available is \$1,000,000. If you apply for line of credit coverage after you turn 65, the maximum coverage available is \$100,000. Coverage ends at age 75.*

**Life changes quickly. To ensure you're protected talk to your credit union representative today about insurance options to help protect your line of credit.**

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