

Benefits of DPW

- ✓ Benefit triggered by collision or comprehensive total loss, including theft
- ✓ Life of loan protection
- ✓ No mileage, make or year restrictions
- ✓ Open enrollment
- ✓ 100% refundable for first 60-days
- ✓ Accidental Death protection included, which provides for cancellation of up to \$1,000 of your outstanding loan balance if you die in an accident



**Your Peace
of Mind
Grows With Our
PROTECTION**

Depreciation
PROTECTION[®]



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Total Loss
PROTECTION

Designed for the Positive Equity Borrower

What is

Depreciation Protection?

Depreciation Protection (DPW) kicks in if your vehicle is ever totaled or stolen and not recovered at anytime over the life of the loan. It waives some or all of your loan balance in the event of the total loss of your vehicle. The waiver benefit is equal to the difference between your vehicle's MSRP or retail value at the time of DPW purchase, less the amount of your loan balance at the time of total loss. (The benefit cannot exceed the DPW addendum limit or your outstanding loan balance at the time of total loss.)

DPW is ideal for those who:

- Put money down or have equity in the vehicle
- Make accelerated loan payments
- Desire protection from vehicle depreciation
- Desire peace of mind knowing the money invested in a vehicle could be protected

"I always put money down on my vehicle...I'm so happy I purchased DPW"

-Leanne, Lexington KY



Here's how it works...



| | Purchased at Dealership | 6-Months | 1-Year | 3-Years | 5-Years |
|--|-------------------------|----------------|----------------|------------------|-----------------|
| Price of Vehicle/Retail Value (Locked-In Value) | \$33,500 | \$33,500 | \$33,500 | \$33,500 | \$33,500 |
| Outstanding Loan Balance | \$29,800 | \$27,517 | \$25,194 | \$15,565 | \$5,344 |
| Depreciation Protection Waiver Benefit at Total Loss: | \$3,700 | \$5,983 | \$8,306 | \$10,000* | \$5,344* |

*Maximum Waiver Benefit can vary depending on level of protection selected and/or offered. Please reference the waiver addendum for specifics regarding maximum waiver amounts. *In the 3-Year example, the \$10,000 Waiver Benefit applies here because the waiver amount will not exceed the lesser of the maximum amount listed in the waiver addendum or outstanding loan balance at total loss. In the 5-Year example the Waiver Benefit would be the outstanding loan balance. Loan Amortization Used in Example: 2.99% APR, 72-Months

Cost of Depreciation



5-year average vehicle depreciation²

25%

Of all accidents result in total loss¹

49.6%

Increase in repair costs since 2005³

40%

¹ CCC Information Services 2020 Total Loss Trends
² <https://www.iasecars.com/cars-that-hold-their-value-study#v-2019>
³ State Farm Insurance – Simple Insights Article 2019

