

## Why Burden Your Family?

Coverage is easy to obtain as long as you meet the age requirement (under age 65) and can sign the Evidence of Insurability Statement.

Home Equity Credit Life Insurance:

- Helps protect your family against the hardship of repaying our loan without your help.
- Is offered at group rates so the cost is competitive.
- Is easy to get! Ask your loan officer for an Evidence of Insurability Statement.

## Act Today.

Don't wait to protect your loan. Sign up now and get the confidence which comes with knowing you have provided this valuable protection.

This brochure is intended to give highlights of the program described. It is not a certificate of insurance. This brochure does not change or waive any policy provisions. Please read the certificate of insurance for further details.

Underwritten by Transamerica Premier Life Insurance Company (Home Office – Cedar Rapids, IA).

Transamerica Premier Life Insurance Company is rated "A+", second highest of 16 categories, by the A.M. Best Company as of December 31, 2013.

Credit Insurance is not a deposit or other obligation of or guaranteed by the Financial Institution or its affiliate. The Federal Deposit Insurance Corporation or any other agency of the United States, the Financial Institution or its affiliate does not insure Credit Insurance. The Financial Institution or its affiliate may not condition an extension of credit on Your purchase of Credit Insurance, Your agreement not to obtain or a prohibition on You from obtaining Credit Insurance from an unaffiliated entity.



Insurance that Can Help Pay Off Your  
Home Equity Line of Credit...

*So your family doesn't have to.*

Your home is probably the largest investment you have and getting credit to meet your financial needs was an important decision. It usually takes years to build up home equity and protecting that equity with life insurance is a very sound financial decision.

Credit Life insurance will protect your loved ones from the struggle of repaying your loan without your help.

Think about it. It's unlikely your present life insurance policy will provide enough cash benefits to help support your family and pay off this new financial obligation.

The life insurance benefits of this plan will go toward repaying your home equity loan if you die before it's paid in full. You'll help ensure your family is in a much better position to meet their other financial obligations.

## Easy Application Process.

Coverage is easy to obtain as long as you meet the age requirement (under age 65) and can sign the Evidence of Insurability Statement.

## You Only Pay for the Insurance

Your life insurance coverage is based only on your outstanding balance. When you make payments on your home equity line, your outstanding balance is reduced, thus reducing your insurance premiums. So you only pay for the coverage you need - no more, no less! If you die before your loan is paid in full, the outstanding loan balance may be paid by the insurance company, up to the policy maximum.

## Convenient Monthly Payments.

Home equity credit life insurance is available at group rates. Your premiums are conveniently

included in your monthly bill, which means you only have to write one check each month.

## Life Rates Per \$1,000

Age	SINGLE		JOINT	
	Monthly	Daily	Monthly	Daily
Under 40	\$0.20	\$0.006575	\$0.32	\$0.010521
40-49	0.46	0.015123	0.73	0.024000
50-59	1.22	0.040110	1.96	0.064438
60-64	2.35	0.077260	3.75	0.123288

*For example: 45 year old borrower with a current \$10,000 outstanding balance on line of credit, the monthly cost of single credit life insurance would be \$4.60.*

## Maximum Amount of Coverage

The maximum amount of coverage is \$50,000.

## Coverage for Your Co-debtor

Joint Life coverage is available on your co-debtor. One policy will cover you and your co-debtor as long as you are both over age 18 and under age 65. The cost is based on the age of the older borrower.

Life insurance benefits for the entire amount of your outstanding balance, up to the policy maximum, may be paid if one of you dies before the loan is paid in full. Only one benefit is payable.

## Limitations

- No benefit will be paid if the insured person commits suicide within one year of the date of becoming covered.
- A pre-existing condition exclusion clause applies for each advance on your line of credit.
- Insurance terminates at age 65.