

## Why Burden Your Family?

Home Equity Credit Life Insurance:

- Helps protect your family against the hardship of repaying your loan without your help.
- Is offered at group rates so the cost is competitive.
- Is easy to get!\*

*\*Talk to your loan officer to find out your eligibility.*



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 credit insurance, or your decision to obtain Credit Insurance from an unaffiliated entity.

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

*So your family doesn't have to.*

Getting a home equity line of credit to meet your financial needs was an important decision. Your home is probably the largest investment you have. Usually it takes years to build up the equity, and protecting that equity with credit life insurance is a sound financial decision.

Credit life insurance can protect your loved ones from the burden and unnecessary hardship of repaying your loan without your help.

Now that you have this new financial obligation, your old life insurance policy may not provide enough cash benefits to help support your family and pay off this new obligation. If you die before your home equity loan is repaid, the life insurance benefits of this plan will go toward repaying your loan...helping to leave your family 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 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 what you actually use.

### 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.

### The Benefit Pays Off or Reduces the Loan

If you die before your loan is repaid, the outstanding loan balance may be paid-off or reduced by the insurance company, up to the policy maximum. Your family may not have the additional financial strain of making payments on an outstanding loan balance.

### Maximum Amount of Coverage

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

### Coverage for Your Co-signers

Joint life coverage is available on the co-borrower as long as you are at least 18 and under age 65.

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 repaid. Only one benefit is payable.

### Exclusions & Limitations

- No benefit will be paid if you or your co-debtor commit suicide within one year of the date you become insured.
- A pre-existing condition exclusion clause applies for each advance on your line of credit.
- Insurance terminates at age 65.

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## Act Today

Don't wait. If you obtain credit life insurance now, you can borrow with confidence knowing you have this valuable protection for your family.

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