

COVERAGE LIMITS APPENDIX

Issued To: _____

Account No: _____ Issue Date: _____

For Approved Addendum for Debt Cancellation Form: 20408-DPP-14R DPP-078C (and all revisions)

1. This Appendix is incorporated into and made part of the Agreement to which it is attached. The Requirements in this Appendix are effective as of the Issue Date of this Appendix. Approved Addenda with an Effective Date on or after the Issue Date of this Appendix must follow these Requirements.
2. This Appendix applies to all protection options applied for as: (a) Life and Total Disability; or (b) Life and Total Disability/Involuntary Unemployment; or (c) Life only; or (d) Total Disability only; or (e) Total Disability/Involuntary Unemployment only. The Total Disability/Involuntary Unemployment option is available **only** to the Primary Borrower.
3. The Scheduled Expiration Date of Protection must occur on or prior to the Borrower(s) attaining age 71.
4. Truncated protection is available **only** if the Borrower(s) will attain age 71 prior to the expiration date of the loan.
5. Protection is available on the closed-end indebtedness of fixed rate and variable interest rate loans.
6. Protection is available on balloon loans as follows: (a) protection is available **only** on an amortized balloon loan; (b) Life protection is available on the scheduled outstanding loan balance, including the balloon payment; and (c) Total Disability or Total Disability/Involuntary Unemployment protection is available **only** on the scheduled monthly loan payments, **not** on the balloon payment.
7. Protection is **not** available on: (a) a lease; or (b) a loan with irregular loan payments (loan payment amount is scheduled to fluctuate during the Term of Loan); or (c) a loan with a Loan Payment Frequency that exceeds 60 days between payments.
8. The Total Disability/Involuntary Unemployment protection option is **not** available on a loan taken in conjunction with any vehicles used for commercial purposes, or with any fleet or corporate vehicles.
9. If a loan is eligible for protection as set forth in this Appendix, the Original Amount of Protection cannot be less than the principal amount owed on the Borrower's loan/note on the Effective Date of the protection; and/or, the Maximum Monthly Benefit cannot be less than the Borrower's scheduled monthly loan payment on the Effective Date of the protection.
10. Regardless of the amount of protection being applied for, all requirements set forth in this Appendix relevant to the loan and protection option(s) chosen apply to the SUM of any new and existing protection. The Financial Institution shall terminate any and all subsequent issued Approved Addenda, subject to its terms, that exceed this limit. All fees paid for the terminated Approved Addendum/Addenda must be refunded and none of the terminated protection will have been in effect.

Loan Eligibility Requirements

Protection Option	Term of Loan (months)	Loan / Note Amount	Scheduled Monthly Loan Payment	Maximum Number of Protected Loan Extensions
Loss of Life	1-180	\$125,000 or less	NA	12
Total Disability	1-180	NA	\$2,000 or less	12
Total Disability/Involuntary Unemployment	1-180	NA	\$1,500 or less	12

Maximum Amount of Protection – Loss of Life Protection

	Age	Term of Protection (months)	Original Amount of Protection One or More Approved Addenda
	18-65	1-180	\$125,000

Maximum Amount of Protection – Total Disability Protection For One or More Periods of Total Disability

Age	Term of Protection (months)	Maximum Monthly Benefit One or More Approved Addenda	Maximum Number of Benefits*	Maximum Number of Protected Events
18-65	1-180	\$2,000	12 Months	No Maximum

Maximum Amount of Protection – Total Disability/Involuntary Unemployment Protection

Age	Term of Protection (months)	Maximum Monthly Benefit One Approved Addendum	Maximum Monthly Benefit Multiple Approved Addenda	Total Disability For One or More Periods of Total Disability		Involuntary Unemployment For One Period of Involuntary Unemployment	
				Maximum Number of Benefits*	Maximum Number of Protected Events	Maximum Number of Benefits*	Maximum Number of Protected Events
18-65	1-180	\$1,500	\$2,000	12 Months	No Maximum	3 Months	4

*A new Maximum Number of Benefits is available subject to the Recurrent Period of Total Disability or Recurrent Period of Involuntary Unemployment provisions in the Addendum.

Signature Requirements on the Approved Addendum

- **Prior to signing the Schedule/Application of the Approved Addendum**, the Borrower(s) is required to sign the top copy of the Important Disclosures page of the Approved Addendum to certify the Borrower(s) received, read and understood the Important Disclosures and wishes to purchase Debt Cancellation protection.
- The Borrower(s) is required to sign the Schedule/Application page of the Approved Addendum to attest to all statements contained in the Schedule/Application including the Eligibility Requirements applicable to the protection option(s) being applied for, provided the Borrower(s) understands and agrees with them.
- If the Borrower(s) is unable to attest to the applicable requirements for the protection option(s) being applied for, **do not** issue that protection.