

*Credit insurance does more than pay off or reduce your loan. It provides security and peace of mind for you and your family and for your investment and credit.*

## THE PROBLEM

If you should die or become totally disabled, the financial commitment made on your new loan still remains. A death or disability could potentially affect you or your family's ability to satisfy the loan obligation. Unfortunately, in order to fulfill the payment requirements, you could:

- Leave your family with a financial burden
- Deplete your savings
- Fall behind in your loan payments
- Damage your credit rating
- Lose property due to a repossession or foreclosure

## A SOLUTION

Insuring your loan with *credit insurance* from Central States Health & Life Co. of Omaha (CSO) is an effective step you can take toward protecting yourself and your family from a potential financial burden with your new loan. Loan protection is available in the form of *credit life insurance* and/or *credit disability insurance*.

## APPLYING FOR CREDIT INSURANCE

After your loan is approved, you are eligible to apply for credit insurance. Your approval for credit insurance may depend upon eligibility requirements, such as age and employment, as well as the answers to health questions/statements contained in the application. Coverage will be effective as of the date of your loan.

## PAYING FOR COVERAGE

Paying your credit life and/or disability premium is convenient. If purchased, your monthly loan payment will include the premium for this optional insurance. There is no need to write additional checks or remember another due date.

## CREDIT LIFE INSURANCE

Families face a challenge when a primary income-earner dies. Making "ends meet" can become difficult. Although you may have life insurance in place, you most likely intended to have the proceeds provide financial support for your family's future. With your new loan, your level of debt has increased.

CSO's *credit life insurance* can be a solution to having an adequate level of protection. Credit life insurance is designed to pay off or reduce your loan balance in the event of death due to a covered sickness or injury.

## CREDIT DISABILITY INSURANCE

People with an extended disability tend to have a drop in income and an increase in expenses. Employer-sponsored disability insurance usually replaces only a portion of income. In addition to your new loan obligation, you could also have medical expenses associated with the disability, all of which will need to be paid from a reduced income.

CSO's *credit disability insurance* is designed to pay your loan payment or a portion of it, in the event of your total disability due to a covered sickness or injury. Hospitalization is not required. Payment benefits will continue until your doctor releases you from total disability, or you return to work (benefits will cease in the event of a death).

## CREDIT INSURANCE FEATURES

The payments made as a result of a covered claim are processed directly to your creditor. Although these payments are made on your behalf, they are not taxable to you.

Credit insurance can be cancelled at any time and a refund or credit of unearned premium will be made to your loan. If credit insurance is cancelled within the free-look period, any premium paid will be refunded or credited to your loan.

In the event CSO is notified in writing that you paid off your loan prior to its original term, your unearned insurance premium will be refunded to you, or credited to your loan.

## LIMITATIONS/EXCLUSIONS

Credit insurance coverage has limitations and exclusions that could prevent you from receiving coverage and/or benefits. These limitations and exclusions may vary by state. Please read the credit insurance certificate or policy for specific details.

*Offered and underwritten by:*



Central States Health & Life Co. of Omaha  
1212 No. 96th Street • Omaha, NE 68114  
1-800-826-6587  
www.cso.com

This brochure serves only as a brief summary of CSO's credit insurance products. For complete details, as well as for cost information, please contact CSO by calling 1-800-826-6587. Or, you may write to us at: 1212 N. 96th Street • Omaha, NE 68114-2279

## CREDIT LIFE AND DISABILITY INSURANCE

*Security and peace of mind for you and your family  
and for your investment and credit.*

- Designed to pay off or reduce your loan
- Simplified application process\*
- No age rating on premiums
- No hazardous job restrictions
- Convenient to purchase
- Protection due to sickness or injury

*\*Approval for credit insurance may depend upon eligibility  
requirements as well as answers to health questions/state-  
ments contained in the application. Eligibility and health  
requirements may vary by state.*

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## INSURANCE PRODUCT DISCLOSURES

- Not a deposit
- Not FDIC-Insured
- May go down in value
- Not insured by any federal government agency
- Not guaranteed by the bank/depository institution

**Policy Form Numbers:** 20111M PA, 20171M, 20171M PA Rev., 20173M Rev., 20173M Rev. MA, 20173M Rev. TX (3.53 and 3.50), 20178M PA, 20183M, 20183M AK, 20183M AL, 20183M CT, 20183M IL, 20183M MD, 20183M MI, 20183M MN, 20183M MP, 20183M MT/30500C MT, 20183M MT/30510C MT, 20183M NH, 20183M NM (25), 20183M ND, 20183M UT, 20183M VA, 20183M WA, 20183M WI, 20183M WV, 20188M CT, 20453I NJ, 30472I-L-KS/30471I-D-KS, 30470I 2nd Rev. NJ, 30500I-L-KS/30506I-D-KS, 30500I-L-KS/30507I-D-KS, 30500IGA, 30500INJ, 30500IOK, 30500ISD, 30508ITX(1153), 30510I-L-KS/30509I-D-KS, 30510I GA, 30510I NJ, 30510I OK, 30510I SD Rev., 30510I TX (1153), 30514I GA and 30514I NJ

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## CREDIT INSURANCE

**INSURE YOUR LOAN FOR  
PEACE OF MIND  
AND PROTECTION**

CREDIT INSURANCE PROTECTION IS OPTIONAL



621A 13th Rev.  
(CI-FI/D)

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