

Large Credit Unions Program
\$200,000 Annual Retail Fees or Credit Insurance Premium

Optional Debt Cancellation Program Guidelines

Rates per \$1,000 Monthly Outstanding Balance

Credit Union:

Approved Addendum:

Credit Union Fee %:

Quote Date:

Quote Expiration Date:

For:

PROTECTION PACKAGES				
	Package 1	Package 2	Package 3	Package 4
Protections	All Cause Loss Of Life	All Cause Loss Of Life All Cause Disability - Benefit Period	All Cause Loss Of Life Involuntary Unemployment Family Leave	All Cause Loss Of Life All Cause Disability - Benefit Period Involuntary Unemployment Family Leave
PACKAGE RETAIL RATES				
Single	\$0.69	\$2.01	\$1.86	\$3.18
Joint w/ IU/FL @50%	\$1.24	\$3.62	\$2.41	\$4.79
PACKAGE WHOLESALE RATES				
Single	\$0.38	\$1.11	\$1.02	\$1.75
Joint w/ IU/FL @50%	\$0.68	\$1.99	\$1.32	\$2.63

PROTECTION OPTIONS - RATES PER \$1,000 MONTHLY OUTSTANDING BALANCE				
PROTECTION OPTION DESCRIPTIONS				
Covered Lives	Loss of Life	Disability - Benefit Period	Involuntary Unemployment	Family Leave
Coverage Type/Termination	All Cause: Coverage Termination Age 70 / Max Issue Age 69	All Cause: Coverage Termination Age 70 / Max Issue Age 69	Coverage Termination Age 70 / Max Issue Age 69	Coverage Termination Age 70 / Max Issue Age 69
Maximum Benefit per Loan	Max Dollar Amount \$75,000	12 Months / \$12,000 Max Amount	6 Months / \$6,000 Max Amount	3 Months / \$3,000 Max Amount
Exclusion Period	6 months/6 months Pre Existing	6 Month/6 Month Pre Existing	Vesting Period : 6 Months	Vesting Period : 6 Months
Waiting Period	N/A	14 Day Elim	14 Day Elim	14 Day Elim
Health Underwriting	Health Questions on Late Enrollees Only	Health Questions on Late Enrollees Only	N/A	N/A
Sales Limitations	N/A	N/A	Must be sold with Life or Disability	Must be sold with Life or Disability
Benefit Eligibility-Work	N/A	Active at Work at Time of Loss : 25+hrs	Active at Work at Time of Loss : 25+hrs	Active at Work at Time of Loss : 25+hrs
Joint Coverage - Payment Cancellat	N/A	Cancels 100% of Protected Daily Payment	Cancels 50% of Protected Daily Payment	Cancels 50% of Protected Daily Payment
RETAIL RATES				
Single	\$0.69	\$1.32	\$1.06	\$0.11
Joint at 100%	\$1.24	\$2.38	N/A	N/A
Joint at 50%	N/A	N/A	\$1.06	\$0.11
WHOLESALE RATES				
Single	\$0.38	\$0.73	\$0.58	\$0.06
Joint at 100%	\$0.68	\$1.31	N/A	N/A
Joint at 50%	N/A	N/A	\$0.58	\$0.06

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General Program Specifics:	<ol style="list-style-type: none"> 1. Approved Addendum = 20331-DPP-14E / DPP-101 2. Aggregate Protection Per Member & Per Addendum: Maximum Protected Loan Amount = \$75,000 / Maximum Protected Periodic Payment = \$1,000/Month / Maximum Protected Loan Term = 120 months 3. Program participation & benefits are subject to certain eligibility & pre-existing condition restrictions 4. A Health Questionnaire is required on all members applying for a Program Contract more than 30 days after a Covered Loan is taken. 5. Non-protected Events: Result of commission of a felony, atomic explosion, suicide, self-inflicted injury, normal pregnancy 6. Involuntary Unemployment Protection is not available on loans for commercial, fleet or corporate vehicles. 								
Lending Forms:	All charges, expenses and fees related to the preparation of lending forms, data mapping or integrating the lending forms into the credit union's loan origination system or data processing system and any forms maintenance or forms licensing fees or renewals thereof are the sole responsibility of the credit union.								
Experience Refund Agreement:	<p>Experience Refund calculated every 12 months, based on 12 Month Total DPP Revenue = DC Program Retail Fees + Credit Insurance Premiums and is payable as follows:</p> <table> <thead> <tr> <th><u>12 Month Total DPP Revenue</u></th><th><u>Experience Refund Payment</u></th></tr> </thead> <tbody> <tr> <td>Up to \$99,999.99</td><td>No Payment</td></tr> <tr> <td>\$100,000.00 to \$250,000.00</td><td>50% of Calculated Experience Refund</td></tr> <tr> <td>Over \$250,000.00</td><td>100% of Calculated Experience Refund</td></tr> </tbody> </table> <p>Retention = 16% + Premium Taxes</p>	<u>12 Month Total DPP Revenue</u>	<u>Experience Refund Payment</u>	Up to \$99,999.99	No Payment	\$100,000.00 to \$250,000.00	50% of Calculated Experience Refund	Over \$250,000.00	100% of Calculated Experience Refund
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