GUARANTEED ASSET PROTECTION

Cover the gap.

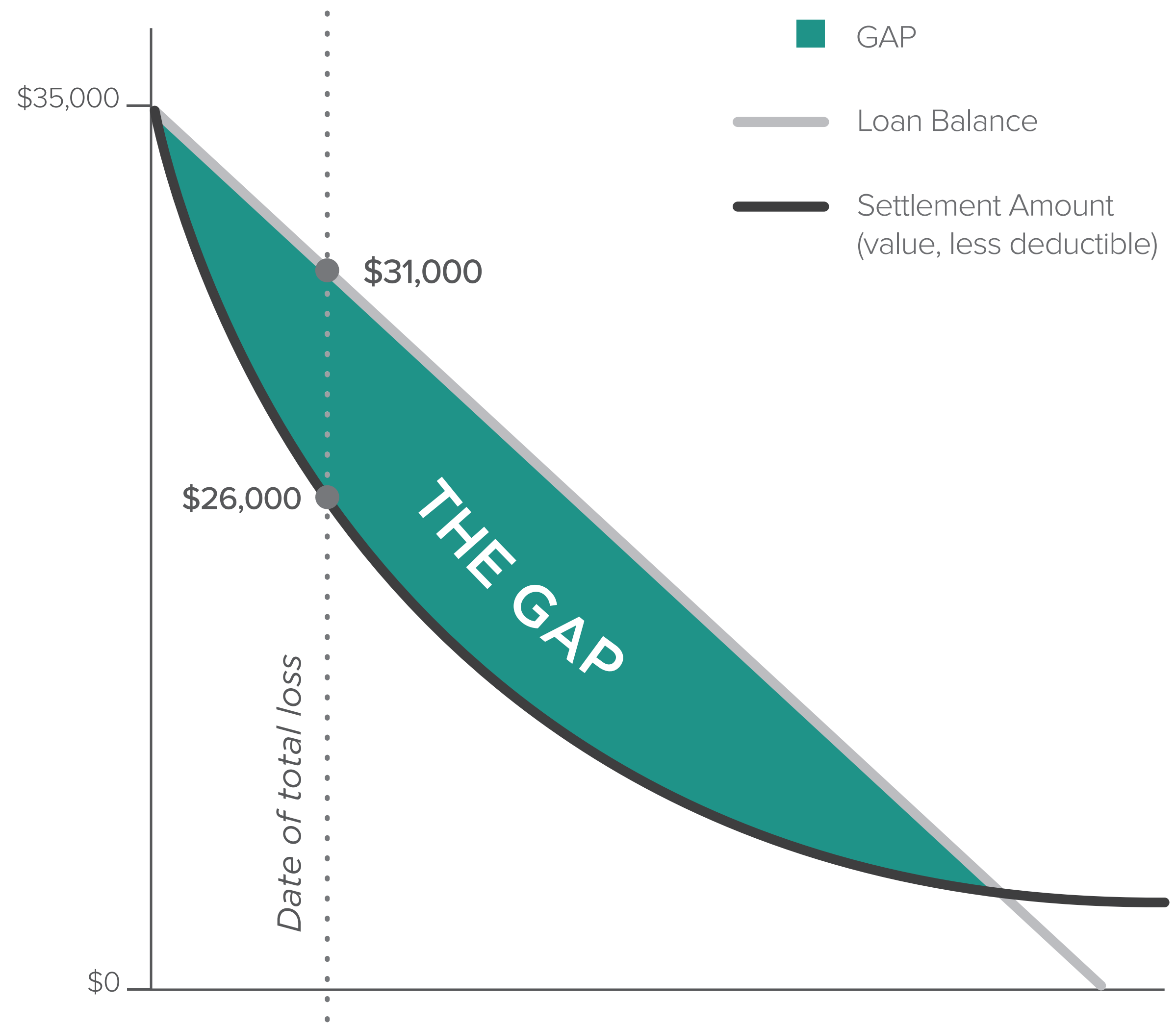
PROTECT YOURSELF IN THE EVENT OF A TOTAL LOSS.

Buying a car opens doors to new experiences and unforgettable memories, but it also opens the door to potential unexpected expenses if your vehicle is totaled or stolen. Guaranteed Asset Protection (GAP) helps protect you from paying large out-of-pocket expenses for the "gap" between your insurance settlement and the balance of your loan or lease.

WHAT IS GAP?

- Can help cover the gap between your actual cash value and your loan or lease balance if your vehicle is totaled or stolen.*
- Allows for an insurance deductible up to $1,000.*
- Allows for loan amounts that may be more than the value of your vehicle, which can leave room to include other vehicle coverage products.*

Let's put this into perspective: At the time of loss, your loan balance is $31,000. The insurance company places the vehicle's value at $27,000. After a $1,000 deductible they provide a settlement of $26,000. You still owe $5,000 on a vehicle you can no longer drive. GWC GAP an help pay part of that balance, and in some cases, may pay all of the balance.**



GAP can only be purchased at the time you finance your vehicle.

** May not be applicable; see your GAP Addendum for details.

** You will remain responsible for any outstanding balance that may not be waived. GAP may vary by state or lender and may be reduced subject to terms, conditions, exclusions and state-specific language; see your GAP Addendum for details.

This piece is intended for marketing purposes only and is a summary of the benefits offered. Not all plans are available in all areas and benefits may vary by state or lender. The GAP Addendum amends the financing contract that is between you and the dealer/creditor or when assigned, with the financial institution. Ask your dealer representative for the actual GAP Addendum for complete terms, conditions, exclusions and state-specific language. Purchase of a GAP Addendum is optional and is not required to qualify for financing or to purchase, lease or register a motor vehicle.

Administered by:
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