

\*This brochure provides a brief description. Please refer to the Guaranteed Asset Protection contract for full details of benefits and exclusions.

Guaranteed Asset Protection is backed by an "A rated" carrier. Refer to policy/contract for underwriter/obligor information.

## Life Has Ups and Downs ...and Upside Downs

When you buy a vehicle today, you now have more to lose than ever before. Current economic circumstances often require a longer-term loan agreement to make financing affordable. This extends the length of time you're left "upside down" on your loan, owing more than the vehicle's actual cash value.

Remember, with a lengthier loan cycle, you could be "upside down" for several years. The actual cash value (ACV) your insurance would pay in the event of a total loss could be as much as 30% less than the amount you still own.

**That's thousands of dollars  
out of your pocket!**



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# GAP

GUARANTEED ASSET PROTECTION

**DON'T LET A  
TOTAL LOSS  
TURN YOUR  
FINANCES  
UPSIDE  
DOWN**



# GUARANTEED ASSET PROTECTION:

## Car Ownership Without the Downside

Your new car depreciates the moment you drive away from the dealer's lot. And if you experience an unforeseen life event that totals your car, standard insurance policies will pay only the current market value – regardless of how much you owe. Unfortunately, if you're "upside down" on your loan – that is, you owe more than the car is worth – you could suffer significant financial loss.

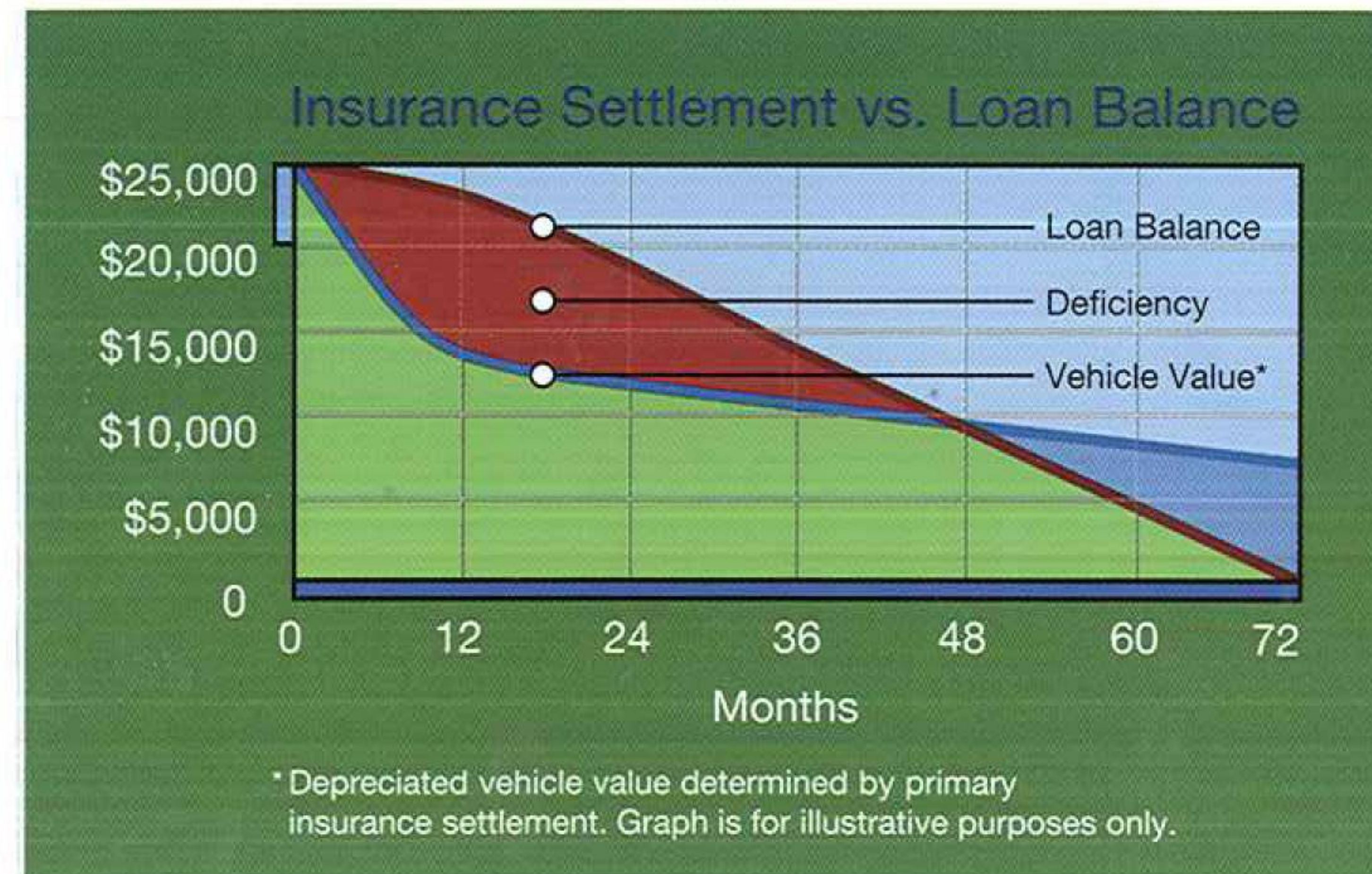
**GAP (Guaranteed Asset Protection) protects your credit and offers worry-free protection in the event of a total loss due to the following:**

- Accident
- Fire
- Flood
- Hurricane
- Theft
- Tornado
- Vandalism

### That Means:

If you purchased a car at:	\$25,000
One year later it was declared a:	Total Loss
You still owe:	\$23,000
Your insurance pays:*	\$19,000
<b>Which leaves you an out-of-pocket expense of</b>	<b>\$4,000</b>
<b>PLUS you no longer have a vehicle.</b>	

\*Based on the value of your vehicle at the time of incident.



### GAP Provides:

- Up to 84 months of protection for your loan
- Coverage on vehicles valued up to \$100,000
- Payment of negative equity up to \$50,000
- One time low cost

## IF YOUR CAR IS TOTALED, COLLISION AND LIABILITY INSURANCE WILL NOT COMPLETELY COVER YOU!

Bridge the gap with EFG GAP when you buy a new or used vehicle. It will even cover up to \$500 of your primary insurance carrier's deductible, so why risk your financial security?



**Protect your investment  
– and your credit –  
with GAP today!**

Ask your sales representative for details.

Administered by Enterprise Financial Group, Inc.  
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The EFG Guaranteed Asset Protection (GAP) Contract is underwritten by a national insurance company that is "A rated" (excellent) by A.M. Best Company. This information is for illustration purposes only. The actual coverage, exclusions and limitations of the contract may vary from state to state based on the program chosen by the customer.

**Today comprehensive and liability insurance combined still don't provide true full coverage. You have to fill the GAP.**

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