

## PP9.204 Nekoosa Web Language

In today's fast-paced world, credit cards and loans are common in every household, but what happens when misfortune hits, and you're no longer able to keep up with your obligations?

Payment Protection (credit life and disability insurance) helps protect your loans when you are unable to work due to an accident, illness, or even death.

### Payment Protection highlights:

- You are eligible through age 65 – there is no physical examination required, only a few simple health questions to apply
- You are protected for up to \$100,000 and/or 10 years (120 months), or until your 71<sup>st</sup> birthday
- Premium is included in your loan's monthly payment
- Payment Protection pays in addition to other insurance you may have
- Coverage is voluntary and available for the primary borrower and/or the co-borrower
- Benefits are tax-free (under current tax laws)<sup>1</sup>

With each loan, consider adding the security of Payment Protection and help protect your family from unexpected expenses and additional financial headaches. Contact your loan officer for more information.

<sup>1</sup>Each person's tax situation may be different. Please consult your professional tax advisor to determine any tax or reporting requirements.

This is a brief outline of benefits and eligibility requirements and not an invitation to contract.

Credit Insurance is underwritten and administered by Transamerica Life Insurance Company, Home Office: Cedar Rapids, Iowa. Credit life and disability benefits shall be paid to reduce or eliminate the unpaid indebtedness. If the amount of the benefit exceeds the indebtedness, the excess will be paid to a named beneficiary or estate.

Exclusions, limitations and terms of availability apply to this coverage. For cost and complete details, contact your loan officer.

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