

# Truliant Payment Protection Plans

LifePlus, Disability, and Involuntary Unemployment	LifePlus and Disability	LifePlus
<ul style="list-style-type: none"> <li>• <b>LifePlus:</b> Balance cancellation up to: – \$75,000 for Consumer Loans and Home Equity Loans – \$50,000 for Credit Cards</li> <li>• <b>Disability:</b> Protected payment for 36 months or \$36,000</li> <li>• <b>Involuntary Unemployment:</b> Protected payment for 6 months or \$3,000</li> </ul>	<ul style="list-style-type: none"> <li>• <b>LifePlus:</b> For instances up to: – \$75,000 for Consumer Loans and Home Equity Loans – \$50,000 for Credit Cards</li> <li>• <b>Disability:</b> Protected payment for 36 months or \$36,000</li> </ul>	<ul style="list-style-type: none"> <li>• <b>LifePlus:</b> For instances up to: – \$75,000 for Consumer Loans and Home Equity Loans – \$50,000 for Credit Cards</li> </ul>
<b>Loans that are ineligible for Payment Protection are: Share and CD Secured, Land Loans, Mortgages, and Business Loans.</b>		
Life Event	When Covered	Benefit Maximums
<b>LIFEPLUS</b>		
Life	Loss of life of protected member due to sickness or injury	Loan cancellation or graded benefits up to: – \$75,000 for Consumer Loans and Home Equity Loans – \$50,000 for Credit Cards
Accidental Dismemberment	Loss of eyesight, foot or hand within 90 days of accident	Loan cancellation or graded benefits up to: – \$75,000 for Consumer Loans and Home Equity Loans – \$50,000 for Credit Cards
Terminal Illness	Diagnosis of terminal illness with less than 12 months to live	Loan cancellation or graded benefits up to: – \$75,000 for Consumer Loans and Home Equity Loans – \$50,000 for Credit Cards
<b>Graded Benefit</b>	<b>Over the age of 70 at time of life event</b>	<b>Up to 25% of balance up to:</b> – \$18,750 for Consumer Loans and Home Equity Loans – \$12,500 for Credit Cards
Family Medical Leave	<ul style="list-style-type: none"> <li>• 14 consecutive days of unpaid family medical leave</li> <li>• 3 month vesting period</li> </ul>	• 3 months / \$3,000
Hospitalization	<ul style="list-style-type: none"> <li>• 48-hour hospital stay</li> <li>• 3 month vesting period</li> </ul>	• 3 months / \$3,000
Loss of Life of Non-Protected Dependent	<ul style="list-style-type: none"> <li>• Death of non-protected dependent</li> <li>• 3 month vesting period</li> </ul>	• 3 months / \$3,000
<b>DISABILITY</b>		
A covered disability occurs due to injury or illness	<ul style="list-style-type: none"> <li>• 14-day retro plan</li> <li>• Working a minimum of 25 hours</li> <li>• No age maximum</li> </ul>	• 36 months / \$36,000
<b>INVOLUNTARY UNEMPLOYMENT</b>		
A covered job loss occurs	<ul style="list-style-type: none"> <li>• 14-day retro plan</li> <li>• 3 month vesting period</li> <li>• Working a minimum of 25 hours</li> <li>• No age maximum</li> </ul>	• 6 months / \$3,000

Please refer to the Member Agreement for full terms and disclosures.

