



It Happens!

with



Keystone Lending Alliance, LLC

GAP Waiver program...

You're Covered!



About the KLA GAP *Plus* Program

- **Best coverage available in the market**
- 150% LTV – pays 15% more claim dollars than 125% programs
- Actual cash value at time of loss based on primary carrier settlement and not some book value
- \$1,000 deductible coverage
- *Plus* \$1,000 toward purchase of next vehicle if finance with KLA
- Covers 2 delinquent payments
- **Best program for the dealer (KLA Credit Union Loans Only)**
- Non-refundable after 60 days
- No cancellation and charge back in the event of a claim
- Tiered pricing program 0 - 60 months \$249 and 61 - 84 months \$299
- **Strongly rated insurance company:** American National Property and Casualty Co. S&P and AM Best “A” (Excellent) Rating



The KLA Advantage

- **Reputation and Consumer Trust of Credit Union Brand**
- Public polls show people trust credit unions more than banks
- Current members prefer to deal with their credit union because they are owners
- **Simplicity**
- GAP protection and vehicle loan at same provider
- Funding deals net of GAP cost and handling all GAP remittance work
- **Dealer Rewards**
- Bonuses for selling KLA GAP
- Enhance reward payouts for loan production
- **Priced Right**
- Dealer cost \$249 (0-60mo.) \$299 (61-84mo.) Max. Retail \$825 (Non-member); \$699 (Current Member)