

	Available coverage				Cost
	Death	Disability	Involuntary Unemployment	Family Leave	Rate per \$1,000 of monthly loan balance
					Blended
Consumer loans					
Plan option 1	X	X	X	X	\$7.34
Plan option 2	X	X	X		\$7.15
Plan option 3	X	X			\$4.39
Plan option 4	X				\$1.14
Credit cards					
Plan option 5	X	X	X	X	\$6.50
Plan option 6	X	X	X		\$6.34
Plan option 7	X	X			\$3.94
Plan option 8	X				\$1.21
Long Term & Home equity loans					
Plan option 9	X	X	X	X	\$6.00
Plan option 10	X	X	X		\$5.85
Plan option 11	X	X			\$4.04
Plan option 12	X				\$1.14

Definitions of coverage

- **Death** – Give your family time to get back on their feet financially.
 - **All Plans:** Cancels the remaining loan balance as of date of death (up to \$50,000).
- **Disability** – Help avoid bills piling up as you try to regain your health and earning capacity. Use this benefit as a supplement to any disability coverage you may have at work.
 - **Plans 1-3, 5-7 and 9-11:** Cancels up to 24 payments per occurrence (aggregate maximum of \$24,000, up to \$1,000 per month).
- **Involuntary Unemployment** – Ensure your loan payment will be taken care of as you search for new employment.
 - **Plans 1,2,5,6,9 and 10:** Cancels up to 6 payments per occurrence (aggregate maximum \$15,000, up to \$1,000 per month).
- **Family Leave** – Give your family one less worry when a leave from your job for family or medical reasons is necessary.
 - **Plans 1, 5 and 9:** Cancels up to 3 payments per occurrence (aggregate maximum \$3,000, up to \$1,000 per month).