



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**
- Non-refundable after 60 days
- No cancellation and charge back in the event of a claim
- Single price program for all terms up to 84 months
- **Strongly rated insurance company**
- AEGON/Stonebridge Casualty S&P and AM Best “A-” 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 is \$260 and max. cost to member is \$520 (100% mark-up)