

**DON'T GET CAUGHT UPSIDE DOWN  
ON YOUR VEHICLE LOAN/LEASE!**

In the event of a total loss, your primary insurance carrier covers only the **CURRENT** value of your vehicle, less the deductible. That means **YOU** would have to pay off the outstanding balance of your loan/lease even though your vehicle is gone!

**NLPP GAP PROTECTION** can pay off the balance left over after the insurance payout on your loan/ lease, as well as the deductible for you!

**NLPP GAP**

Take steps  
to protect your finances  
and your credit.



**NLPP All Risk Protection**

Covers the financial 'gap' left on your vehicle loan/lease after insurance payout if there's a fire, theft, collision or other natural disaster.

**Deductible Coverage**

Primary vehicle insurance deductible coverage up to \$1,000.

**Trusted Coverage**

NLPP GAP is fully insured by an insurance carrier rated "A-" Excellent by A. M. Best.

**Coverage for up to 96 months**

Protection for the complete term of your loan or lease, or just the bracket of time when you'll need it most.

**Very Affordable**

For only a minimal monthly cost you can enjoy GAP protection and safeguard your good credit.

To File A Claim  
**(888) 361-9611**



PO Box 6063  
Carefree, Arizona 85377

Please visit us at:

**www.nlpp.vip**

*Disclaimer: This brochure is not a contract. Read your actual contract agreement as its terms, conditions, exclusions and limitations dictate your coverage.*



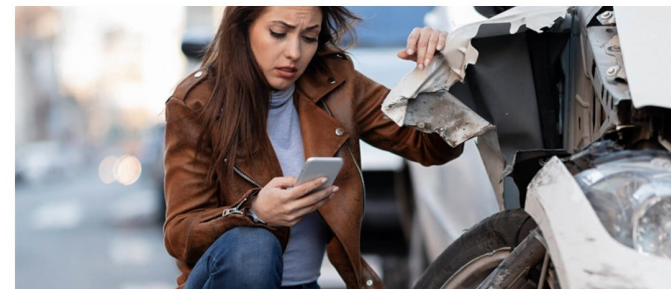
Guaranteed  
Asset  
Protection

**What happens if my car  
is stolen, or totaled from a  
collision, fire or natural  
disaster?**

There's a good chance that if a total loss happens to you, **you'll still be held responsible** for the difference between the insurance settlement and your remaining loan or lease balance, in addition to your deductible. **ALL money coming from YOUR pocket!**

**How do I protect myself?**

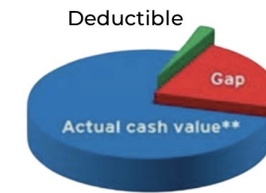
For an affordable monthly cost you can protect yourself from possible financial hardship AND protect your hard-earned good credit!



**How GAP works...**

|                            |          |
|----------------------------|----------|
| Loan/Lease balance.....    | \$21,000 |
| Actual cash value** .....  | \$18,000 |
| GAP.....                   | \$3,000  |
| Insurance deductible ..... | \$500    |
| Potential expenses.....    | \$3,500  |

**Your out-of-pocket expenses  
with GAP Protection .....\$0**



Above is an example used for illustrative purposes only. Please read your program agreement for a complete list of all coverages, exclusions and limitations

\*\* Actual cash value is generally determined by the primary insurance company.

**Just the facts...**

**78%**

Is the typical value of a new car **after one year**; and

**only 45% after five years.**