



## Credit Companion

# Safeguard what matters



### Designed with you in mind

More than ever, we all worry about things that might happen tomorrow. Credit Companion provides an important sense of financial security, knowing your loan will not become a burden to you in times of hardship.

### Cancel at any time

You may cancel Credit Companion at any time. If you do so within the first 30 days, we will refund any fees already paid.

### Want to learn more?

Talk to a representative today by calling (907) 745-4891 to learn the details about our Credit Companion program.



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#### Disclosures

##### This product is optional

Your purchase of Credit Companion is optional. Whether or not you purchase this product will not affect your application for credit or the terms of any existing credit agreement you have with us.

##### Additional disclosures

We will give you additional information before you are required to pay for Credit Companion. This information will include a copy of the contract containing the terms and conditions of Credit Companion.

##### Eligibility requirements, conditions, and exclusions

There are eligibility requirements, conditions, and exclusions that could prevent you from receiving Credit Companion benefits. You should carefully read your Credit Companion contract for a full explanation of the terms and conditions of the Credit Companion program.

Securian Financial Group, Inc.

[securian.com](http://securian.com)

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**Life is unpredictable.** There is a wide range of unexpected events that could leave you and your family scrambling to pay monthly bills. That's why it is important you take action to safeguard your family against these types of events to help ensure loan payments can be made on time. That's where Credit Companion comes in.

Under the Credit Companion program, your loan balance may be canceled or your monthly loan payments canceled without penalty or added interest. You benefit from the peace of mind knowing you and your credit rating are protected, and most importantly, that your family is protected.

## Availability and plan options

Credit Companion is available for consumer loans and credit cards. Choose from the plan options listed below:

	Available coverage		Cost	
	Death	Disability	Rates per \$1,000 of monthly loan balance	
			Single	Joint
Plan option 1	x		\$0.58	\$0.95
Plan option 2	x	x	\$1.56	\$2.82

## Definitions of coverage

If you meet eligibility requirements and conditions, Credit Companion will provide the following benefits:

**Death protection** helps your family get back on their feet financially with the cancellation of a loan.

- **All plans:** Cancels the remaining loan balance as of date of death (up to \$75,000)

**Disability protection** cancels your loan payments for a period of time as you regain your health.

- **Plan 2:** Cancels up to 9 payments per occurrence (aggregate maximum of \$15,000, up to \$1,000 per month)