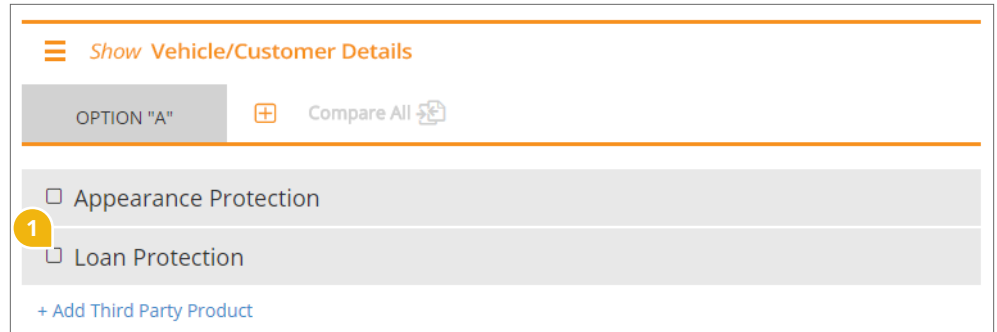


Prerequisite: For details on how to quote and purchase a contract, please see the **Quote and Purchase Contract Quick Reference Guide**.

Step 1 of 4:

Select Product

Click the **Loan Protection** header (1) to select the **Loan Protection** product and display product options.



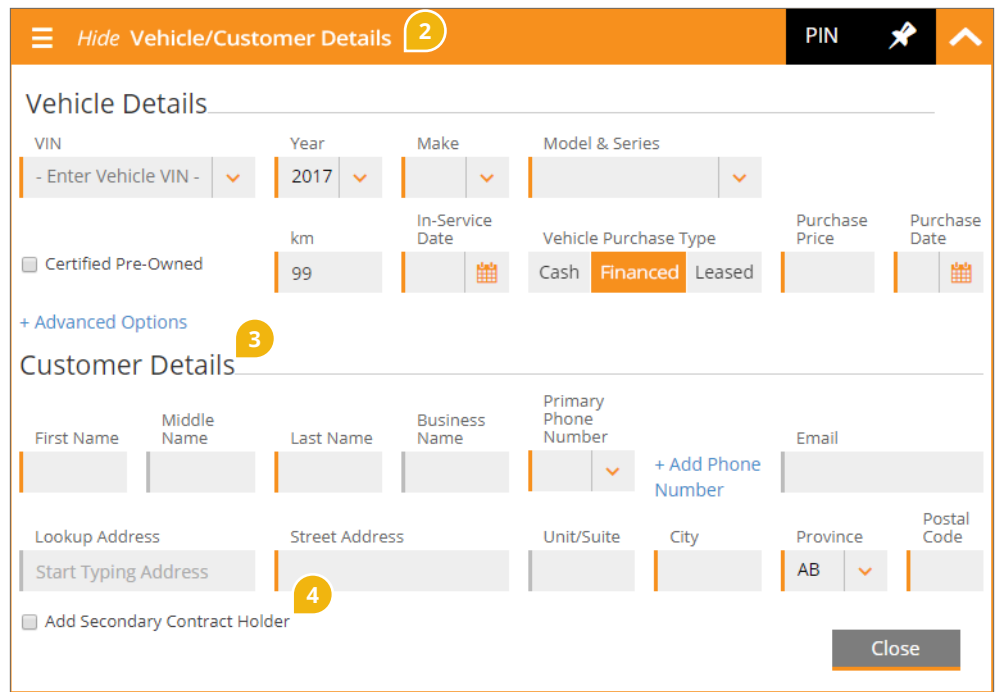
Step 2 of 4:

Enter Applicant Information

In the **Vehicle/Customer Details** (2) top pane, fill in the **Customer Details** (3) section.

If applicable, check the **Secondary Contract Holder** (4) check-box and enter customer details.

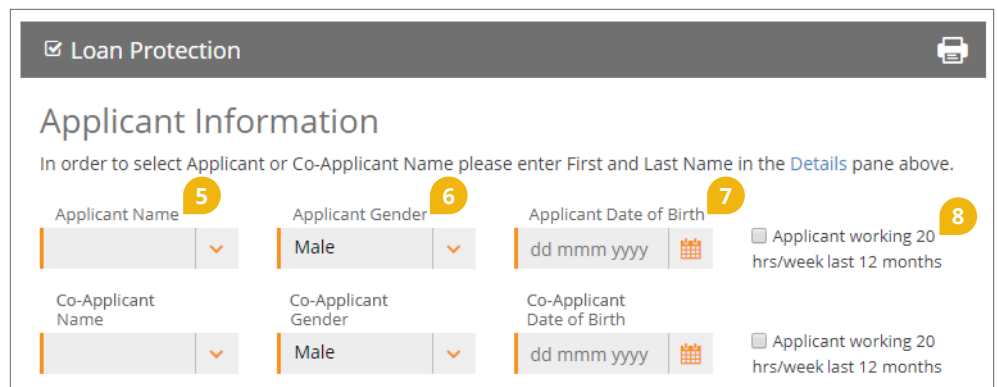
Customer Details



In the **Applicant Information** section, use the **Applicant Name** (5) field to specify if this customer is the loan applicant or co-applicant, if applicable.

Also specify the **Applicant Gender** (6), **Date of Birth** (7) and if the **applicant has been working 20 hours per week in the last 12 months** (8).

Note: If a Secondary Contract Holder exists, also specify the **Co-Applicant Gender**, **Date of Birth** and if the **Co-Applicant has been working 20 hours per week in the last 12 months**.



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Step 3 of 4:

Enter Loan Information

Referencing the information available from your DMS, enter loan or lease details.

Note: Some field labels will change dynamically based on whether the vehicle is a financed or leased vehicle.

Specify the duration of the loan in **Loan/Lease Term (months) (9)**, the **Payment Frequency (10)** as either weekly, bi-weekly, monthly or semi-monthly, and the **Interest Rate (%) (11)**, the annual percentage rate applied to the loan.

Enter the **Balloon/Residual Amount (\$)** (12), the future value at the termination of the loan or lease, including all fees. The **Balloon/Residual Amount** will not be insured.

Enter the financed amount excluding Loan/Lease Protection premiums from the DMS including the vehicle, the accessories, delivery fees, taxes and the cost of other warranty products into **Loan/Lease Amount (\$)** (13).

Enter the loan/lease payment amount based on the loan/lease payment frequency in the field **Monthly Payment (\$)** (14). The label will change dynamically based on the payment.

Enter the effective date of insurance in the **Date Insurance Begins (15)** field and enter the **1st Payment Date (16)**. The **1st Payment Date** must be within 45 days of the **Date of Insurance Begins** (effective date of insurance).

Loan Information

Loan Term (months) 9 <input style="width: 90%; height: 20px;" type="text"/>	Payment Frequency 10 Monthly ▼	Interest Rate (%) 11 <input style="width: 90%; height: 20px;" type="text"/>	Balloon Amount (\$) 12 <input style="width: 90%; height: 20px;" type="text"/>
Loan Amount (\$) [excl. insurance premium] 13 <input style="width: 90%; height: 20px;" type="text"/>	Monthly Payment (\$) 14 <input style="width: 90%; height: 20px;" type="text"/>	Date Insurance Begins 15 05 Dec 2017 📅	1st Payment Date 16 05 Dec 2017 📅

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Step 4 of 4:
Select Coverage

Select the desired **HR/LR (17)** option (*High Rate or Low Rate commission*) if applicable. Choose the desired **Plan (18)**, either **Carefree**, **Essential Plus** or **Essential**.

Carefree Plan

If choosing the **Carefree Plan (19)**, you may individually select **Life (20)**, **Disability (21)**, **Loss of Employment* (22)** or **Critical Illness (23)** coverage by clicking on the desired check-box. If **Disability** coverage is selected, specify if the retroactive period will be **30 days non-retroactive** or **30 days retroactive (24)**.

For each selected coverage, specify if the coverage will apply to the **Applicant**, **Co-Applicant** or be **Joint** coverage (25).

If **Life** coverage is selected, the **Insured Loan/Lease Amount (26)** will automatically be populated with the amount from **Loan/Lease Amount (\$) (13)** above; this value can be modified and pricing will be dynamically updated based on the modified amount.

The **Insured Loan/Lease Amount** will be capped to the maximum allowed insured amount if the **Loan/Lease Amount (13)** from above is greater than maximum allowed amount. If the **Residual/Balloon Amount (12)** from above is greater than \$0, then **Insured Loan/Lease Amount** will be calculated as the present value of monthly payment (per frequency).

Choose the desired price for each selected coverage by clicking on the **table cell (27)**. **Note: Critical Illness** coverage can only be sold if **Life insurance** coverage has been selected. The term for **CI** if both **Life** and **Critical Illness** coverages are selected will be the same.

Note: In the province of Quebec, **Loss of Employment*** can only be purchased if **Life** or **Disability** coverage is selected.

Essential Plus or Essential Plan

If choosing the **Essential Plus Plan (28)** or the **Essential Plan (29)**, specify if the coverage will apply to the **Applicant**, **Co-Applicant** or be **Joint** coverage (30) and choose the desired price by clicking on the **table cell (31)**.

Coverage Items HR LR

Plan **18**

Carefree **19** Essential Plus Essential

Term (months)	<input checked="" type="checkbox"/> Life 20	<input checked="" type="checkbox"/> Disability 21	<input checked="" type="checkbox"/> Loss of Employment 22	<input checked="" type="checkbox"/> Critical Illness 23
	<input type="radio"/> 30 Days Non-Retroactive <input type="radio"/> 30 Days Retroactive 24	<input type="radio"/> 30 Days Non-Retroactive <input type="radio"/> 30 Days Retroactive 22		
	Applicant 25	Applicant 25	Applicant 25	Applicant 25
	Insured Loan Amount 26	Insured Monthly Payment	Insured Monthly Payment	Insured Loan Amount
24 months	\$15,000.00	\$300.00	\$300.00	\$15,000.00
36 months	\$195.00	\$55.00	\$55.00	\$215.00
36 months	\$295.00	\$100.00	\$95.00	\$330.00
48 months	\$380.00	\$155.00	\$150.00	\$450.00
60 months	\$450.00	\$225.00	\$195.00	\$575.00
65 months	\$550.00 27	\$280.00	\$235.00	\$710.00

Coverage Items HR LR

Plan

Carefree **Essential Plus 28** **Essential 29**

Term (months)	Life	Disability	Loss of Employment
	Joint 30		
48 months			\$2,951.00
64 months			\$4,061.00 31

*Loss of employment coverage not available for products with Ford Financing.

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Step 4 of 4 *Continued:*

Select Coverage

The following fields are automatically populated as summary information for your reference:

- **Daily Cost of Insurance** (including taxes) (32)
- **Monthly Cost of Insurance** (including taxes) (33)
- **Loan/Lease Amount** (including insurance premium and tax) (34)
- **Insured Loan/Lease Amount** (including insurance premium and tax) (35) - This is the amount paid in instances of a Life, Living Benefit, or Critical Illness event.
- **Insured Monthly Benefit** (including insurance premium and tax) (36) - This is the amount paid in instances of a Disability or Loss of Employment* event.

Note: The **Insured Loan/Lease Amount** will be capped to the maximum allowed insured amount if the Loan/Lease Amount from above is greater than maximum allowed amount.

Enter the **Contract Date** (37), the **Lienholder** (38) if applicable and the **Loan Account Number** (39) assigned by the creditor granting the loan if available. Hover over the **Retail Price** (40) to view your dealer markup.

Once the desired product options have been selected, ensure vehicle details are entered and click **Purchase** (41). Confirm purchase and print out the contract for the customer to sign.

Daily Cost of Insurance (incl. Tax) (32)	Monthly Cost of Insurance (incl. Tax) (33)		
\$0.00	\$0.00		
Loan Amount [incl. insurance premium and tax] (34)	Insured Loan Amount [incl. insurance premium and tax] (35)	Insured Monthly Benefit [incl. insurance premium and tax] (36)	
\$15,000.00	\$15,000.00	\$305.00	
Contract Date (37)	Lienholder (38)	Loan Account Number (39)	Retail Price (40)
05 Dec 2017	Select Lienholder		\$0.00
Quote Summary		Save	Print
		Purchase (41)	Retail Price \$0.00 Total Payment \$0.00

*Loss of employment coverage not available for products with Ford Financing

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